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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



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ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending April 30, 1968

SECTION A
RELATING TO
CO-OPERATIVE BANKS AND
SAVINGS AND LOAN ASSOCIATIONS

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES

STATE OFFICE BUILDING, GOVERNMENT CENTER
100 CAMBRIDGE STREET, BOSTON

Commissioner of Banks
FREYDA P. KOPLOW

Deputy Commissioner of Banks
WILLIAM P. MORRISSEY

Deputy Commissioner of Banks
and
General Counsel
ROBERT J. MAIETTA

Chief Director of Bank Examinations
ARTHUR B. MALONE

Director of Co-operative Bank Examinations
DAVID J. COLEMAN

Assistant Director of Co-operative Bank Examinations
ROBERT L. LYONS

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE OFFICE BUILDING, GOVERNMENT CENTER
100 CAMBRIDGE STREET, BOSTON

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Co-operative Banks and Savings and Loan Associations, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements pertaining to Co-operative Banks and miscellaneous statistical data incorporated herein are for the fiscal year ending April, 1968. The financial statements and miscellaneous statistical data incorporated herein pertaining to Savings and Loan Associations are for the year ended December 31, 1967.

Respectfully submitted,

FREYDA P. KOPLOW
Commissioner of Banks

MASSACHUSETTS CO-OPERATIVE BANKS

Fiscal Year Ending April 30, 1968

While the fiscal year ending April 30, 1968 reflected a marked improvement over the chaotic conditions found in the money market during the fiscal year ending April 30, 1967, the twin evils of spiralling dividend demand and inordinate mortgage-money cost still persist in the home-financing field. Despite this economic turbulence, however, these mutual institutions have maintained their conservative pattern of growth, compatible earnings, and reserve integrity.

Asset expansion of one hundred and fifty-seven state-chartered co-operative banks in the Commonwealth has continued to record a well-ordered pattern of growth for the fiscal year ending in April 1968. While the pace of growth is not as spectacular as experienced in past years, this growth has still manifested a healthy and consistent performance in earnings and reserves. Aggregate assets revealed a dollar increase of \$102,436,300 during this twelve-month period, while total assets in the industry attained a new high of \$1,979,090,000. The current rate of percentage increase, 5.46%, reflects a comparable degree of asset growth experienced by the savings and loan industry on a nationwide basis.

Largest single asset component, real estate loans reached an aggregate total of \$1,634,770,500. The ratio of such mortgage loans to total assets is 82.59% and represents a comfortable dollar increase of \$71,881,800 over the previous year. Cumulative outstandings on personal loans, as of report date, disclose a dollar content of \$6,539,200, indicating a sharp dollar increase of \$1,860,100 over the previous comparable period.

During this report period, shareholder depository funds have continued their reasonable pattern of growth. In a period of competitive scramble for the depositor dollar, almost reaching a point of frantic activity, this conservative and continued growth is indicative of the co-operative bank contribution to the thrift and home-financing areas of public banking. Aggregate deposits totaled \$1,740,838,645 and reflects a net increase over the previous period in a dollar amount of \$87,524,451. The achievement of a 5.30% increase in deposit capital accumulations, measured against a near 4% increase reflected during the previous period, is particularly significant when measured in the face of intensified competition and the emergence of other avenues for investment of savings capital.

Unallocated reserve accounts, designed to meet loss contingencies, climbed to \$142,335,200, maintaining a percentage ratio of 8.18% to total share liability. Despite the rigidity of the money market during this period of reporting, together with its escalation of dividend and interest rates, the significance of this statistic lies in the fact that such protective reserves have continued to maintain a realistic relationship to share capital liability.

Reviewing the performance of co-operative banks during this reporting period, it is fair to assume that the co-operative bank segment of the banking economy still continues to serve the public adequately in the areas of thrift and home financing, despite the severely competitive conditions encountered in all areas of the banking industry. Year after year, co-operative bank growth has consistently expanded, and the keynote of its growth is found in its intelligent conservatism, capable of withstanding the vagaries of changing times.

THE CO-OPERATIVE CENTRAL BANK

As of the close of business April 30, 1968 the aggregate assets of this Corporation amounted to \$49,682,753. These assets are divided between the liquidity reserve fund, amounting to \$18,741,521 and the share insurance fund of \$30,941,232.

The Co-operative Central Bank was established by an Act of Legislature in 1932, and its powers were broadened by a further Act of Legislature in 1934, which created the Share Insurance Fund. Under the provisions of statute, it is wholly owned and administered by all Co-operative Banks incorporated under the laws of Massachusetts. The Co-operative Central Bank serves a dual purpose for the

157 Co-operative Banks — namely, to provide cash to a Co-operative Bank in an emergency, and to protect in full against loss of savings of the account-holders of its member Banks. This Corporation, which has been in operation for thirty-six years, has proved to be an effective bulwark during periods of economic stress, while also providing insurance for deposit balances in the Co-operative Banks of this Commonwealth.

CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT ASSOCIATION

The Co-operative Banks Employees' Retirement Association was created by an Act of Legislature in 1945 and was established for the purpose of providing pensions for eligible employees of the participating banks who retire on account of age or disability. The law defines eligible employees as employees of Co-operative Banks established under the laws of the Commonwealth, the Co-operative Bank League of Massachusetts and the Co-operative Central Bank. As of April 30, 1968, the assets of this Association amounted to \$5,950,610. As of this date, there were 125 Banks which were members of this Association and 772 eligible employees.

SAVINGS AND LOAN ASSOCIATIONS

There are, in this Commonwealth, three state-chartered Savings and Loan Associations, all of which are located in the Southeastern section of the Commonwealth. These Associations operate under agreements of association in the form of voluntary trusts. The Commissioner of Banks has supervision over these Associations in accordance with the provisions of Section 34 of Chapter 93 of the General Laws. As of the close of business December 31, 1967, these Associations had aggregate assets in the amount of \$3,821,119 representing an increase of \$187,049 during the fiscal year.

LEGISLATION ENACTED RELATING TO CO-OPERATIVE BANKS YEAR ENDING APRIL 30, 1968

<i>Acts of 1967</i>		
<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
210	G.L., c. 183, sec. 56	Authorizing banks to require the payment of certain charges by a mortgagor relative to mortgage loans insured by by FHA in the event of anticipatory repayment.
220	G.L., c. 167, sec. 12	Prohibiting banks from engaging in the business of a travel agency.
227	G.L., c. 170, sec. 24, subsecs. 3, 4, 4A	Authorizing the making of certain real estate loans in excess of \$30,000.
228	G.L., c. 170, new sec. 32A	Permitting the establishment and maintenance of safe deposit vaults and the leasing of safe deposit boxes.
280	G.L., c. 170, sec. 26, subsec. 3, new subsec. 3A	Limiting to two per cent of assets the amount which may be invested in stock of the Federal Home Loan Bank and authorizing the investment of up to two per cent of outstanding balances of real estate mortgages in the stock of the Federal National Mortgage Association.
305	C. 45 of the Acts of 1932, sec. 7; C. 73 of the Acts of 1934, sec. 3	Expanding the investment powers of the Co-operative Central Bank and its Share Insurance Fund.

<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
306	C. 45 of the Acts of 1932, sec. 4	Authorizing the election by the board of directors of the Co-operative Central Bank of an executive vice president.
348	G.L., c. 167, sec. 58	Prohibiting banks from allocating periodic payments by mortgagors for taxes for purposes other than tax payments while allowing said monies to be invested in short-term obligations.
673	G.L., c. 140A, secs. 1, 5, 7	Further regulating the disclosure of finance charges in connection with certain credit transactions.
809	G.L., c. 167, sec. 58	Clarify the purposes for which amounts collected by banks for real estate taxes on properties mortgaged thereto may be used.
822	G.L., c. 255, secs. 13I, 13J	Relative to the procedure for the repossession and disposition of consumer goods where the debtor is in default.

Acts of 1968

73	C. 547 of the Acts of 1966, sec. 2	Extending the authority to pay supplemental or variable rates of dividends or interest on certain share and deposit accounts.
163	G.L., c. 170, sec. 26, par. 1	Increasing the amount which may be deposited or invested in certificates of deposit of certain banks.
164	G.L., c. 140, new sec. 100A; G.L., c. 175, sec. 134	Authorizing group credit accident and health insurance in connection with small loans.
184	G.L., c. 170, secs. 13, 17, 19, 25, 25A	Authorizing the establishment and maintenance of special notice accounts.
185	G.L., c. 170, sec. 24, subsec. 3A	Increasing to \$25,000 the amount a bank can lend on a ninety per cent of value real estate loan.
186	G.L., c. 170, sec. 23, subsec. 4	Increasing the authorized aggregate balance of principal of participation loans.
187	G.L., c. 170, sec. 26, subsec. 6	Increasing to \$3,500 the amount a bank can lend on a conventional home improvement loan.

The following Acts were approved by His Excellency, the Governor, subsequent to April 30, 1968, but are included for the purpose of complete legislative reporting as of the time of the printing of this document.

236	G.L., c. 170, sec. 26, subsec. 8	Increasing the maximum loan limit on personal loans to \$3,500.
267	G.L., c. 170, sec. 13, subsec. 3	Relative to the payment of interest on savings share accounts and special notice accounts.
354	G.L., c. 140A, sec. 1	Changing the formula used in computation in the truth-in-lending law.
394	G.L., c. 255, new sec. 12E	Limiting the liability of the owner of a credit card or other like credit device.
430	G.L., c. 168, secs. 47, 49	Relative to investments by certain banks in the capital stocks of commercial banks.

REGULATIONS

January 1, 1968 Regulations relative to the disclosure of finance charges or interest in certain credit transactions.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS
SHOWING
LOCATIONS OF MAIN OFFICES AND BRANCHES
NAMES OF OPERATING OFFICERS AND DIRECTORS
AND
MEMBERS OF THE SECURITY COMMITTEE

ABINGTON**North Abington Co-operative Bank**
6 Harrison AvenueDate of Incorporation, March 28, 1888
Began Business, April 4, 1888

Monthly Bank Day: The first Wednesday of each month

Francis S. Murphy Arthur G. Martell
President *Executive Officer*Arthur G. Martell
*Treasurer**Directors*

H. E. Cahill	A. G. Martell
R. J. Cotter	*F. S. Murphy
*S. W. Feener	†E. J. Orlosky
*J. C. Hohman	*M. L. Ripley
†J. Ingle	G. C. Sanderson
F. B. Irwin	L. G. Stoddard
†A. Lelyveld	

ADAMS**Adams Co-operative Bank**
83 Park StreetDate of Incorporation, December 17, 1895
Began Business, March 10, 1896

Monthly Bank Day: The second Tuesday of each month

Edward H. Arnold Richard M. Wagenknecht
President *Executive Officer*Richard M. Wagenknecht Arleigh A. Rancourt
Treasurer *Assistant Treasurer**Directors*

E. H. Arnold	*W. H. Shaw
*H. Blanchette, Jr.	*H. J. Sheldon
*J. J. Bloniarz	†F. L. Sweeney
†R. M. Hayden	†L. A. Turgeon
*G. J. Palmer	

AMESBURY**The Amesbury Co-operative Bank**
12 Market StreetDate of Incorporation, April 10, 1886
Began Business, May 1, 1886

Monthly Bank Day: The last business day of each month

Edward W. Gould Leslie C. Tuxbury
President *Executive Officer*Leslie C. Tuxbury George W. Merrill
Treasurer *Assistant Treasurer**Directors*

E. W. Gould	†H. I. Main
*E. D. Hanley	†A. Richer
†R. K. Jackson	*L. C. Tuxbury
*G. C. Knight	†H. M. Watkins
*T. O. Lamprey	

ARLINGTON**The Arlington Co-operative Bank**
699 Massachusetts AvenueDate of Incorporation, October 30, 1889
Began Business, November 14, 1889

Monthly Bank Day: The second Tuesday of each month

R. Curtis Hamilton R. Curtis Hamilton
President *Executive Officer*Don G. Bartlett Richard D. Pochini
Treasurer *Assistant Treasurer**Directors*

†N. G. Anderson	*D. K. Irwin
D. G. Bartlett	W. D. Israel
D. J. Buckley, Jr.	*A. Allen Kimball
W. T. Chamberlain	†W. K. Tee
†K. E. Gott	A. W. Wunderly
*R. C. Hamilton	A. O. Yeames

ATHOL**Athol-Clinton Co-operative Bank**
90 Exchange StreetDate of Incorporation, July 1, 1889
Began Business, July 15, 1889**Branch Office**
Woodruff Plaza, Clinton

Monthly Bank Day: The third Monday of each month

Howard W. Grimes Howard W. Grimes
President *Executive Officer*Howard W. Grimes Marion J. Ellis
Treasurer *Assistant Treasurer**Directors*

J. W. Campbell	*H. W. Grimes
†G. F. Fiske, Jr.	*J. J. Jasins
*M. J. Flanagan	*N. E. Mather, Jr.
E. T. Fredette	*J. H. McIntosh
J. R. Gates	†S. P. Plotkin
*D. L. Gearing	C. E. Rowe
M. N. Gould	†B. Rubino

ATTLEBORO**Attleborough Co-operative Bank**
124 Bank StreetDate of Incorporation, July 18, 1892
Began Business, August 17, 1892

Monthly Bank Day: The third Wednesday of each month

Edison F. Fuller Richard I. Clark
President *Executive Officer*Richard I. Clark Marion W. Jackson
Treasurer *Assistant Treasurer**Directors*

M. E. E. Ashley	*E. F. Fuller
†T. K. Bliss, Jr.	E. G. Gautieri, Jr.
*H. J. Boardman	†R. W. Nelson
*R. I. Clark	†R. R. Rovzar
*W. C. Conro	*C. A. Swanson

AUBURN**Auburn Co-operative Bank**
42 Auburn StreetDate of Incorporation, May 29, 1951
Began Business, May 29, 1951

Monthly Bank Day: The last business day of each month

Robert W. Stone
President
Alma B. Johnson
*Treasurer*Alma B. Johnson
Executive Officer
Donald M. Ward
Anne Askervitch
*Assistant Treasurers**Directors**H. E. Barriere
R. B. Cullinan
D. B. Davis
†F. A. Fuller
*J. R. Hoey
†C. W. Holstrom
A. B. JohnsonJ. H. Lewis
F. A. Pierce
*J. E. Riley
W. O. Sjogren
*R. W. Stone
D. M. Ward
†L. H. White**AVON****Avon Co-operative Bank**
1 East Main StreetDate of Incorporation, February 19, 1914
Began Business, March 5, 1914

Monthly Bank Day: The first Thursday of each month

Raymond D. Nelson
President
Thomas J. Torchia
*Treasurer*Thomas J. Torchia
Executive Officer
Harold E. Smith
Mary E. MacDonald
*Assistant Treasurers**Directors*†R. B. Clow
*J. B. Collins
†R. E. Curran
*M. J. Diauto
C. E. Hartley
J. L. Hickey
F. H. Kiel*A. Marino
*R. D. Nelson
†G. F. Reynolds
H. E. Smith
J. H. Sullivan
P. E. Tougas
G. L. Wainwright**BARNSTABLE****Hyannis Co-operative Bank**
West Main Street and Scudder AvenueDate of Incorporation, March 11, 1925
Began Business, April 18, 1925**Branch Office**

Main Street and South Orleans Road, Orleans

Monthly Bank Day: The eighteenth day of each month

A. Harold Castonguay
*President*Joseph W. Higgins
Executive Officer
*Vice President*Walter L. Marchant, Jr.
*Treasurer*Thomas B. Nickerson
Philip H. Schoener
*Assistant Treasurers**Directors*†J. R. Agna
*H. L. Baker
†G. C. Besse
A. H. Castonguay
*W. B. Chase
*W. B. Crosby, Jr.
*J. A. Drew
*M. M. Gray, Jr.*J. W. Higgins
J. S. Lebel
J. A. Nickerson
*T. J. Powers
†W. C. Scudder
†J. G. Sears, Jr.
*E. E. Sparrow**BELMONT****Waverly Co-operative Bank**
30 Church StreetDate of Incorporation, April 16, 1896
Began Business, April 16, 1896

Monthly Bank Day: The second Monday of each month

*Walter E. Boright
*President*Walter E. Boright
*Executive Officer*Walter E. Boright
*Treasurer*Earle C. Hopkins, Jr.
Edmund A. Hancock
*Assistant Treasurers**Directors**W. E. Boright
*J. J. Connors
†M. J. Farrell
†G. M. Fenollosa
*R. B. GatesD. P. Hurley
E. V. Keville
†H. M. Mostrom
L. W. Williamson**BEVERLY****Beverly Co-operative Bank**
254 Cabot StreetDate of Incorporation, August 6, 1888
Began Business, September 18, 1888

Monthly Bank Day: The third Tuesday of each month

Herbert C. Noren
*President*Herbert C. Noren
*Executive Officer*Preston E. Woodberry
*Treasurer*Richard J. Alexander
*Assistant Treasurer**Directors*R. E. Alt
*C. H. Barter
H. C. Booth
*M. G. Grey
†H. W. Lee
W. L. Moody
*L. Morgan
†J. P. Nixon*H. C. Noren
†B. W. Phillips
E. Santin
*P. Scott
H. C. Swanson
W. C. Tannebring
P. E. Woodberry**BOSTON****Beacon Co-operative Bank**
1918 Beacon Street (Brighton District)Date of Incorporation, September 11, 1958
Began Business, October 1, 1958

Monthly Bank Day: The last business day of each month

Theodore Feinstein
*President*Harve J. Mignault
Executive Officer
*Vice President*Jacob Stone
*Treasurer*Leo Friedman
Michael LoPresti
*Assistant Treasurers**Directors*H. Auerbach
M. Boorstein
J. Burnbaum
*C. Caterino
R. Epstein
T. Feinstein
†E. Fleisher†A. Frank
*J. Glassman
†G. Glunts
*M. Kamin
J. Stone
*A. J. Tambone
N. Weinberg

BOSTON**Brighton Co-operative Bank**
414 Washington Street (Brighton District)Date of Incorporation, May 17, 1911
Began Business, May 22, 1911**Branch Office**
157 Brighton Avenue, Allston

Monthly Bank Day: The last business day of each month

Clayton L. Havey
*President*Daniel J. O'Connor
Executive Officer
*Vice President*Daniel J. O'Connor
*Treasurer*Harvey I. McFeaters
*Assistant Treasurer**Directors**C. E. Bevelander
V. G. Grubbe
*C. L. Havey
*A. W. Keddy
†T. R. King
*J. McKenney
B. S. McNamara†J. W. Moore
D. J. O'Connor
†L. G. Perry
*J. J. Ryan
†R. B. Stewart
L. W. Storer
†E. L. Sundin**Charlestown Co-operative Bank**
67 Main Street (Charlestown District)Date of Incorporation, April 30, 1913
Began Business, June 7, 1913

Monthly Bank Day: The first Saturday of each month

James J. O'Halloran
*President*Arthur J. McCarthy
*Executive Officer*Arthur J. McCarthy
*Treasurer*Florence E. Repetto
*Assistant Treasurer**Directors*G. F. Doherty
D. F. Donovan
*F. A. Douglas
†J. F. Duffy
P. E. Gateley
†E. J. Leary
A. J. McCarthy
C. A. McCarthyL. C. McCarthy
*J. L. Mullen
*J. P. Murphy
J. J. O'Halloran
†E. E. O'Neill
F. E. Repetto
D. A. Wiles**The Commonwealth Co-operative Bank**
73 Tremont StreetDate of Incorporation, October 25, 1927
Began Business, January 10, 1928

Monthly Bank Day: The second Thursday of each month

John A. Ronan
*President*John A. Maturo
*Executive Officer*John A. Maturo
*Treasurer*Eunice E. Kaupp
*Assistant Treasurer**Directors**J. H. Corcoran
*J. A. Freeman
D. A. Hern
*J. J. Kelleher
*J. A. Maturo
†K. V. Miniham†J. F. O'Connell
L. R. Pleau
*J. A. Ronan
†D. J. Stratton
J. B. Sullivan
E. J. Turner**Enterprise Co-operative Bank**
26 Central Square (East Boston District)Date of Incorporation, March 31, 1888
Began Business, April 3, 1888**Branch Office**
978A Saratoga Street, East Boston

Monthly Bank Day: The third Wednesday of each month

Lauris W. MacPhail
*President*Rene B. Beaulieu
*Executive Officer*Rene B. Beaulieu
*Treasurer*Edward E. Hebert
Domenic J. LaCava
*Assistant Treasurers**Directors*†W. S. Attridge
*R. B. Beaulieu
*S. Clarke
†M. F. DiTroia
*H. L. FarnhamL. D. Hughes
L. W. MacPhail
J. F. Pepi
O. W. Rogers
†S. P. Sloane**Farragut Co-operative Bank**
706 East Broadway (South Boston District)Date of Incorporation, December 30, 1909
Began Business, February 15, 1910

Monthly Bank Day: The last business day of each month

Carroll P. Sheehan
*President*Francis X. Walsh
*Executive Officer*Francis X. Walsh
*Treasurer*Edith A. Wright
*Assistant Treasurer**Directors**J. E. Corcoran
*J. F. Dahill
A. J. Doherty
J. L. Faherty
*F. D. Gunn
†W. Henderson*A. F. Kaupp
*T. A. Norris
C. P. Sheehan
†E. M. Thomas
†O. E. Vaccaro
F. X. Walsh**Forest Hills Co-operative Bank**
3720 Washington Street (Forest Hills District)Date of Incorporation, March 20, 1914
Began Business, April 23, 1914

Monthly Bank Day: The last Wednesday of each month

Louis J. Scolponeti
*President*Louis J. Scolponeti
*Executive Officer*Joseph F. Walsh
*Treasurer*James M. Graham
Eleanor M. Murray
*Assistant Treasurers**Directors*T. F. Brady
†W. F. Donnelly
J. M. Graham
*G. S. Hennessy
P. L. MacLellan
†T. J. McGrimley†J. D. McLeod
*F. J. Mello
A. F. Sammartino
*L. J. Scolponeti
*J. F. Walsh

Haymarket Co-operative Bank 315 Hanover Street

Date of Incorporation, May 18, 1955
Began Business, July 18, 1955

Monthly Bank Day: The last business day of each month

Anthony F. Viola
President

Anthony F. Viola
Executive Officer

Anthony F. Viola
Treasurer

Joseph L. Murphy
Assistant Treasurer

Directors

*J. C. Brink
*J. J. Caruso
†G. H. Flight
J. G. Gazzola
T. A. Glynn, Jr.
†H. Kalliavas
*J. L. Murphy

F. E. Pereira
†J. E. Petrino
*A. D. Russo
H. M. Torlone
J. Vangi
*A. F. Viola
F. L. Viola

Hyde Park Co-operative Bank 1172 River Street (Hyde Park District)

Date of Incorporation: March 26, 1886
Began Business, May 5, 1886

Monthly Bank Day: The first Wednesday of each month

Michael J. Walsh
President

Thomas P. McGrath
Executive Officer

Thomas P. McGrath
Treasurer

Rose A. Marks
Alice C. Hogan
Assistant Treasurers

Directors

*R. A. Bruce
J. S. Cheverie
J. H. Farrell
†P. E. Finn
†A. C. King, Jr.
*T. P. McGrath

†J. F. McMahon
*T. J. O'Donnell
F. A. Ricci
*J. F. Rooney, Jr.
W. P. Slattery
M. J. Walsh

Jamaica Plain Co-operative Bank 675 Centre Street (Jamaica Plain District)

Date of Incorporation, February 7, 1920
Began Business, February 19, 1920

Monthly Bank Day: The third Thursday of each month

John Griffin
President

Thomas F. Limerick, Jr.
Executive Officer

Thomas F. Limerick, Jr.
Treasurer

Lorraine I. Deagle
Assistant Treasurer

Directors

T. E. Cavanaugh, Jr.
*D. M. Driscoll
R. L. Dunn
J. Griffin
†R. J. Lawler
T. F. Limerick, Jr.

†J. A. Long
G. D. Noble
*P. J. Oswald
*E. F. Penshorn
†F. A. Pflug
D. A. Rice

Joseph Warren Co-operative Bank 2371 Washington Street (Roxbury District)

Date of Incorporation, April 26, 1910
Began Business, May 16, 1910

Monthly Bank Day: The third Monday of each month

Ernest A. Swan
President

Ernest A. Swan
Executive Officer

Albert L. Pelletier
Treasurer

Directors

*R. E. Anderson
R. L. Baker
†R. G. Buswell
†H. A. Dickert
†J. T. Donovan
W. J. Furlong
*R. Y. Hoeh

*E. J. Kane
*J. P. Lane
†D. M. Nixon
A. L. Pelletier
†L. M. Peters
E. A. Swan
F. S. Waterman, III

Massachusetts Co-operative Bank 1442 Dorchester Avenue (Dorchester District)

Date of Incorporation, May 19, 1908
Began Business, May 28, 1908

Monthly Bank Day: The last business day of each month

Edward W. O'Hearn
President

Edward W. O'Hearn
Executive Officer

John E. Duffy
Treasurer

James M. Lee
Assistant Treasurer

Directors

†W. M. Cahill, Jr.
P. A. Chapman
†E. J. Cody
†W. F. DeLue
†F. J. Dolan
*J. E. Duffy
R. P. Fitzgerald
J. E. Hurley

T. J. Kearns
E. V. Martin
*E. W. O'Hearn
*P. E. O'Hearn
*F. H. Pepper
W. A. Reilly
C. P. Riley

The Mattapan Co-operative Bank 1575 Blue Hill Avenue (Mattapan District)

Date of Incorporation, November 14, 1910
Began Business, December 20, 1910

Monthly Bank Day: The third Tuesday of each month

Oscar B. Keith
President

Oscar B. Keith
Executive Officer

Henry L. Ricker
Treasurer

Carl H. Kullen
William I. Monroe, III
Assistant Treasurers

Directors

*B. G. Cruickshank
*G. T. Curley
†R. A. Dwan
†E. G. Erickson
†J. H. Granstrom

*O. B. Keith
*A. E. King
*H. L. Ricker
C. K. Thurston

*Member of Security Committee.

†Member of Finance Committee.

BOSTON**Meeting House Hill Co-operative Bank**
200 Bowdoin Street (Dorchester District)

Date of Incorporation, April 22, 1914
Began Business, May 14, 1914

Monthly Bank Day: The second Thursday of each month

Thomas L. O'Keefe <i>President</i>	Thomas L. O'Keefe <i>Executive Officer</i>
Anna F. Barry <i>Treasurer</i>	William J. O'Connell <i>Assistant Treasurer</i>

Directors

*C. R. Butts	†J. C. Moore
†W. F. J. Downes	*T. L. O'Keefe
†W. J. Fitzgerald	*J. W. Traverse
L. F. Hurney	

Merchants Co-operative Bank
125 Tremont Street

Date of Incorporation, December 20, 1881
Began Business, February 10, 1882

Monthly Bank Day: The fifteenth day of each month

Henry H. Pierce <i>President</i>	Henry H. Pierce <i>Executive Officer</i>
Burt Hanson <i>Treasurer</i>	Norman L. Hurd Earle B. Lanphere Duncan MacAskill David H. Mason <i>Assistant Treasurers</i>

Directors

*G. T. Bolster	*H. H. Pierce
*R. H. Hallowell, Jr.	†C. E. Russell
*A. S. Macalaster	†E. D. Ryer
†R. C. Miner	G. H. Sherwood
J. A. Myrick	

Dorchester Minot Co-operative Bank
782 Adams Street (Dorchester District)

Date of Incorporation, June 19, 1923
Began Business, July 1, 1923

Monthly Bank Day: The last business day of each month

Spencer F. Deming <i>President</i>	Nelson F. Hermance, Jr. <i>Executive Officer</i>
Nelson F. Hermance, Jr. <i>Treasurer</i>	Elizabeth M. MacDonald <i>Assistant Treasurer</i>

Directors

J. J. Beades	K. P. Lodge
F. D. Branca	*S. W. Manter
†F. A. Brunton	F. Y. Marshall
*S. F. Deming	H. R. Martin
*N. F. Hermance, Jr.	*J. J. McCrackin
J. P. Holland	*C. L. O'Reilly
M. F. Huban	G. S. Parker
D. R. Hubbard	E. S. Rollins
†G. N. Hurd, Jr.	†W. J. Roman
R. K. Jennings	*T. M. Stockman

Mt. Vernon Co-operative Bank
575 Boylston Street

Date of Incorporation, November 8, 1921
Began Business, November 8, 1921

Monthly Bank Day: The last business day of each month

Harold Ullian <i>President</i>	Edward G. Grenier <i>Executive Officer</i> <i>Vice President</i>
Nathalie Rosenberg <i>Treasurer</i>	

Directors

†H. J. Borofsky	K. Kaplan
†R. M. Goldstein	J. Kupsov
*A. M. Gopen	M. Lipof
D. Gopen	C. J. Robison
E. G. Grenier	†C. Seigal
M. Grossman	*H. Ullian
*M. S. Grossman	H. Wald

Mt. Washington Co-operative Bank
430 Broadway (South Boston District)

Date of Incorporation, June 20, 1893
Began Business, June 20, 1893

Monthly Bank Day: The third Wednesday of each month

Samuel J. Tomasello <i>President</i>	Brendon Shea <i>Executive Officer</i>
Brendon Shea <i>Treasurer</i>	Paul G. Day Charles P. Miller <i>Assistant Treasurers</i>

Directors

*J. H. Curtis	J. J. McMorrow
J. T. Day	†J. H. Murphy
W. F. DiPesa	J. J. O'Connor
T. J. Giblin	†G. J. Pfannenstiel
*F. J. Hannon	*S. J. Tomasello
†P. T. Kendrick	B. Shea

Pioneer Co-operative Bank
209 Berkeley Street

Date of Incorporation, July 26, 1877
Began Business, August 6, 1877

Monthly Bank Day: The tenth day of each month

John J. Connolly <i>President</i>	John J. Murphy <i>Executive Officer</i>
John J. Murphy <i>Treasurer</i>	Muriel J. Stanger Isabel C. Arthur <i>Assistant Treasurers</i>

Directors

†J. J. Connolly	J. S. Nolan
†M. Jenkins	E. F. Shamon
†C. A. Lundquist	*J. V. Smith
*E. T. Matsuki	W. F. Wyman
*J. J. Murphy	

Roslindale Co-operative Bank of Boston
40 Belgrade Avenue (Roslindale District)Date of Incorporation, March 7, 1898
Began Business, April 20, 1898

Monthly Bank Day: The last business day of each month

D. Leo Lionberger
*President*Albert M. Taber
*Executive Officer*Albert M. Taber
*Treasurer*Antoinette Mannarino
E. Wilfred Folsom
*Assistant Treasurers**Directors**E. C. Doherty
†E. W. Folsom
*D. L. Lionberger
†A. H. McNeil
W. L. O'LearyN. G. Papps
D. T. Robinson
†H. L. Shufro
A. M. Taber
*F. B. Williams, Jr.**Roxbury-Highland Co-operative Bank**
515 Centre Street (Jamaica Plain District)Date of Incorporation, October 3, 1889
Began Business, November 1, 1889

Monthly Bank Day: The first Wednesday of each month

Norman H. Simpson
*President*John J. O'Donnell, Jr.
*Executive Officer*John J. O'Donnell, Jr.
*Treasurer**Directors*H. G. Bean
†H. C. Bleiler
*W. F. Bleiler
†H. F. Cail
N. E. Dunbar
E. A. Hanson, Jr.J. W. Hibbard
*R. H. Jones, Jr.
W. H. Marx
†F. L. McDonald
*J. J. O'Donnell, Jr.
*N. H. Simpson**Telephone Workers' Co-operative Bank**
50 Oliver StreetDate of Incorporation, March 10, 1925
Began Business, April 30, 1925

Monthly Bank Day: The last business day of each month

Paul J. Eaton
*President*Leo R. Ford
*Executive Officer*Leo R. Ford
*Treasurer*Mary F. Dynan
*Assistant Treasurer**Directors**H. W. Bates
†W. M. Benham
J. J. Brennan
†J. B. Coughlan
*J. F. Couming
P. J. Eaton*L. R. Ford
†W. D. Griffin
*J. R. McLeish
P. J. McMahon
R. W. Williams**Volunteer Co-operative Bank**
Zero Court StreetDate of Incorporation, November 16, 1887
Began Business, January 1, 1888

Monthly Bank Day: The third Wednesday of each month

Sidney Dunn
*President*Sidney Dunn
*Executive Officer*Paul F. Ochs
*Treasurer*Maurice J. Angland
Mary E. Joyce
*Assistant Treasurers**Directors*†M. J. Connelly
S. Dunn
†W. F. Finucane
P. L. Flynn, Jr.
A. J. Gartland
†F. J. Gleason*R. B. Greene
W. W. Johnson
*F. J. McFarland
*P. F. Ochs
A. N. Osgood
W. H. Sullivan, Jr.**Workingmens Co-operative Bank**
30 Congress StreetDate of Incorporation, June 9, 1880
Began Business, June 11, 1880**Branch Offices**
68 Summer Street
264 Massachusetts Avenue
1868 Centre Street, West Roxbury
100 River Street, Dorchester Lower Mills
564 Columbia Road, Uphams Corner

Monthly Bank Day: The fifteenth day of each month

Everett P. Pope
*President*Everett P. Pope
*Executive Officer*Michael J. Dunnigan
*Treasurer*Jean T. Hall
John J. Kelley, Jr.
John E. McDonald
Armand St. CoeurJames F. Rynn
Kenneth C. Wiswall
William E. Macneill*Assistant Treasurers*
*Directors**D. H. Bradley
*W. C. Browne
*S. S. Dean
W. Dresser
M. J. Dunnigan
†W. H. Gulliver, Jr.†H. Holst
*E. P. Pope
†F. T. Towle
*R. B. Tyler
*J. A. Whittemore, Jr.
C. A. Young, II**BRAINTREE****The Braintree Co-operative Bank**
871 Washington StreetDate of Incorporation, June 24, 1889
Began Business, October 15, 1889

Monthly Bank Day: The third Tuesday of each month

Arthur L. Whitten
*President*Arthur L. Whitten
*Executive Officer*Arthur L. Whitten
*Treasurer*Rita W. G. Church
Mabel F. McMorris
*Assistant Treasurers**Directors*P. W. Anastos
A. J. Bardetti
G. L. Bean
*H. I. Charnock
*C. R. Furlong
G. V. Jones
J. F. Leetch
†J. E. MaloneyT. H. Matthews
†A. W. Moffatt
F. A. Parmenter
W. B. Strathdee
A. P. Sullivan
†G. E. Trask
*A. L. Whitten

BRIDGEWATER**Bridgewater Co-operative Bank
South and Church Streets**

Date of Incorporation, May 27, 1902
Began Business, June 16, 1902

Monthly Bank Day: The third Monday of each month

William J. Wall, Jr.
President

Harvey A. Wilber
Executive Officer

Harvey A. Wilber
Treasurer

Mary C. Scully
Assistant Treasurer

Directors

U. P. Baroni
*A. Brouillard
*D. C. Chamberlain
†P. P. Dorr
H. P. Dunn
D. L. Flynn
*D. T. Gable
†H. C. Graebe

H. D. Hunt
†H. Meserve
*F. Mitchell
S. G. Paulive
D. A. Peay
W. J. Wall, Jr.
H. A. Wilber

BROCKTON**Campello Co-operative Bank
1090 Main Street**

Date of Incorporation, October 3, 1877
Began Business, October 8, 1877

Monthly Bank Day: The second Monday of each month

Walter A. Forbush
President

Jason W. Shurtleff
Executive Officer

Jason W. Shurtleff
Treasurer

Robert L. Smith
Assistant Treasurer

Directors

†W. H. Anderson
†P. C. Bennett
R. W. Copeland
B. E. Crowell
W. A. Forbush
†W. A. Forbush, Jr.
*H. W. Harding

*H. F. Hollis
J. E. McDuffy
D. R. Morse
*W. R. Morse
†F. H. Sargent, Jr.
*J. W. Shurtleff
C. F. Werner

BROOKLINE**Brookline Co-operative Bank
264 Washington Street**

Date of Incorporation, March 13, 1895
Began Business, May 2, 1895

Monthly Bank Day: The first Thursday of each month

Daniel G. Rollins
President

Walter A. Murphy
Executive Officer

Walter A. Murphy
Treasurer

Louise A. Nyhan
Assistant Treasurer

Directors

*G. S. Barnaby
*J. M. Brown
G. R. Joslin
†M. J. McLaughlin
*W. A. Murphy

†T. J. Noonan
*F. J. O'Hearn
D. G. Rollins
†R. S. Weeks, Jr.

**Chestnut Hill Co-operative Bank
1192 Boylston Street**

Date of Incorporation, August 3, 1954
Began Business, October 1, 1954

Monthly Bank Day: The last business day of each month

Grafton Fay
President

Stanley Gruber
Executive Officer

Stanley Gruber
Treasurer

Roy A. Dyer
Assistant Treasurer

Directors

†T. Black
M. Cerel
H. Cohen
†M. Colten
M. Colten
*J. Condos
G. Fay

*H. Franks
*S. Gruber
*M. Levin
*M. Roberts
J. Silvano
†M. Starensier
W. Whittemore

**Coolidge Corner Co-operative Bank
1320 Beacon Street**

Date of Incorporation, April 6, 1955
Began Business, May 24, 1955

Monthly Bank Day: The last business day of each month

Benjamin Yarchin
President

Benjamin Yarchin
Executive Officer

Benjamin Yarchin
Treasurer

Catherine M. Dwyer
Assistant Treasurer

Directors

*N. Buchman
†S. Cooper
J. Lourie
F. Marcus
†E. R. Masters

*B. Phillips
†B. Riseman
A. Yarchin
*B. Yarchin

CAMBRIDGE**The Columbian Co-operative Bank
751 Massachusetts Avenue**

Date of Incorporation, May 6, 1892
Began Business, June 9, 1892

Monthly Bank Day: The second Monday of each month

Frederick J. Reardon
President

Richard J. McKelleget
Executive Officer

Richard J. McKelleget
Treasurer

Willard D. Wood
Assistant Treasurer

Directors

*D. H. Andrews
†P. R. Corcoran, Jr.
*E. A. Crane
C. A. Higley
R. J. McKelleget
†F. J. Reardon

†K. D. Roberts
*R. R. Russo
†G. K. Saurwein
A. J. Serino
*W. D. Wood

North Cambridge Co-operative Bank 2360 Massachusetts Avenue

Date of Incorporation, June 27, 1912
Began Business, July 9, 1912

Monthly Bank Day: The second Tuesday of each month

John F. Griffin
President

John F. Griffin
Executive Officer

John F. Griffin
Treasurer

Marion A. Roche
Assistant Treasurer

Directors

J. B. Blottman
R. W. Brown
C. A. Brusich
P. L. Caples
†J. L. Danehy
*J. F. Griffin
T. W. Lynch
*F. A. Masse

†F. X. Masse
*D. M. Murphy
P. Nelligan
P. J. Nelligan
S. F. Penkala
†J. J. Sullivan
*J. T. White

Reliance Co-operative Bank 15 Dunster Street

Date of Incorporation, July 16, 1889
Began Business, July 16, 1889

Monthly Bank Day: The tenth day of each month

John G. Wallwork
President

John G. Wallwork
Executive Officer

Stuart M. Mabie
Treasurer

Alan F. Dunakin
Donald M. Given
Assistant Treasurers

Directors

†A. T. Doyle
F. E. Gallivan
J. W. Gibson
C. W. Janke
†A. G. MacKenzie
R. L. Masson

*H. F. Peak
†E. W. Phippen
*C. J. Sommer
*F. H. Townsend
*J. G. Wallwork
A. O. Wilson, Jr.

CANTON

Canton Co-operative Bank 510 Washington Street

Date of Incorporation, January 10, 1891
Began Business, February 10, 1891

Monthly Bank Day: The second Tuesday of each month

Nathaniel N.
Wentworth, Jr.
President

Alan L. Holbrook
Executive Officer

Alan L. Holbrook
Treasurer

Nancy L. McCole
Assistant Treasurer

Directors

W. J. Carmichael
†J. G. Galligan, Jr.
*A. L. Holbrook
R. E. Hollister
†F. G. Jameson
*H. W. Merriam
H. N. Mosman
R. Perfetti

C. V. Reynolds, Jr.
J. Rubin
*W. C. Russell
†H. W. Tate
A. A. Ward
*B. Wattles
*N. N. Wentworth, Jr.

CHELSEA

Chelsea Co-operative Bank 407 Broadway

Date of Incorporation, October 25, 1910
Began Business, November 2, 1910

Monthly Bank Day: The last business day of each month

Walter E. Mutz
President

Joseph W. Downes
Executive Officer

Joseph W. Downes
Treasurer

Irene A. Grzybinska
Assistant Treasurer

Directors

*R. A. Cummings
*J. W. Downes
J. Goggin
I. A. Grzybinska
†R. F. Hancock
†J. E. Henry

*C. S. Hobart
*E. A. McCarthy
W. E. Mutz
†J. W. O'Donnell
C. L. Raffi
C. Richmond

The Provident Co-operative Bank 360 Broadway

Date of Incorporation, September 25, 1885
Began Business, September 28, 1885

Monthly Bank Day: The last business day of each month

Herbert D. Hancock
President

Rodney E. Mixer
Executive Officer
Vice President

Hazel P. Crowley
Treasurer

Directors

†J. A. Baer
†J. F. Donovan
†R. F. Goldsworthy
*H. D. Hancock
*H. S. Hill

E. Hutchinson, Jr.
†G. J. King
F. P. Maroney
*R. E. Mixer
J. M. Tomasino

CHESTER

Chester Co-operative Bank Main Street

Date of Incorporation, December 31, 1923
Began Business, January 10, 1924

Monthly Bank Day: The second Thursday of each month

John A. Huffmire
President

Lester W. Simmons
Executive Officer

Lester W. Simmons
Treasurer

Willard A. Pease
Assistant Treasurer

Directors

†S. D. Barton
†R. T. Bevan
*S. H. Eames
J. A. Huffmire
†C. G. Libardi
*G. W. Olds

*W. A. Pease
J. W. Peebles
E. H. Pratt
F. Salvini
L. W. Simmons
R. Wheeler

*Member of Security Committee.

†Member of Finance Committee.

CHICOPEE**Chicopee Co-operative Bank**
637 Front StreetDate of Incorporation, June 12, 1909
Began Business, August 3, 1909

Monthly Bank Day: The first Tuesday of each month

John E. Connor
*President*Paul J. Winkler
*Executive Officer*Paul J. Winkler
*Treasurer**Directors*

A. J. Balakier	†R. J. Flanagan
*A. L. Balthazard	F. G. Gregory
F. M. Beesley	G. S. Hockenberry
G. N. Benoit	*W. S. Olbrych
*J. E. Connor	†J. J. Stachowicz
†R. P. Cunningham	H. J. Tessier

COHASSET**Pilgrim Co-operative Bank**
48 South Main StreetDate of Incorporation, April 26, 1916
Began Business, May 15, 1916

Monthly Bank Day: The third Tuesday of each month

Russell L. Fish
*President*Edward A. Mulvey
*Executive Officer*Edward A. Mulvey
*Treasurer*Edward T. Mulvey
*Assistant Treasurer**Directors*

*D. L. Agnew	E. T. Mulvey
*G. Churchill	†E. C. Rand
†R. B. Coulter	R. R. Reed
*R. L. Fish	H. A. Severne
E. A. Mulvey	†M. E. Watts

CONCORD**Concord Co-operative Bank**
31 Walden StreetDate of Incorporation, December 19, 1921
Began Business, February 15, 1922

Monthly Bank Day: The last business day of each month

Gordon H. Ogilvie
*President*Gordon H. Ogilvie
*Executive Officer*Leslie F. Nelson
*Treasurer*Donald S. Glass
Marjorie L. Goff
*Assistant Treasurers**Directors*

P. A. Brooke	*J. E. Muttly
*H. W. Brown	L. F. Nelson
A. L. Carr	*G. H. Ogilvie
†M. L. Donaldson	R. D. Parks
S. M. Howard	J. J. Sheehan
*W. T. Magoon	†A. L. Spurr
F. C. McDonald	†W. T. Wyman
*L. A. Murray	

DANVERS**Danvers Co-operative Bank**
11 Maple StreetDate of Incorporation, August 24, 1892
Began Business, August 29, 1892

Monthly Bank Day: The last business day of each month

Wallace C. Cook
*President*Harold H. Nylund
*Executive Officer*Harold H. Nylund
*Treasurer**Directors*

†F. H. Chase	E. H. Leary
†W. A. Cook	*J. E. Morse, Jr.
*W. C. Cook	C. J. Newbegin
*W. J. Cullen	H. H. Nylund
†M. E. Landolphi	*J. C. Wilkins

DEDHAM**Dedham Co-operative Bank**
402 Washington StreetDate of Incorporation, February 11, 1886
Began Business, February 16, 1886

Monthly Bank Day: The third Tuesday of each month

Robert A. Dewar
*President*Robert A. Dewar
*Executive Officer*Robert A. Dewar
*Treasurer*Virginia A. Merino
Graham A. Long
*Assistant Treasurers**Directors*

L. M. Blanke	†F. W. Massey
*R. A. Dewar	†L. J. Murray
R. A. Eaton	*E. W. Pilling
†V. B. Hitchins	J. F. Scully
J. D. Hodgdon	*L. T. Shine
*A. R. Long	A. P. Vitali

DIGHTON**North Dighton Co-operative Bank**
438 Spring StreetDate of Incorporation, April 14, 1890
Began Business, April 30, 1890

Monthly Bank Day: The second Monday of each month

Parker H. Carr
*President*Frederick W. Peacock
*Executive Officer*Frederick W. Peacock
*Treasurer**Directors*

*P. H. Carr	F. W. Peacock
†E. L. Goff, Jr.	L. I. Phillips
†H. A. Goff	S. J. Pickens
*G. B. Lockhart	†A. B. Shaw
A. H. Noble, Jr.	*H. C. Woodward

EAST BRIDGEWATER

East Bridgewater Co-operative Bank
6 Central Street

Date of Incorporation, February 25, 1913
Began Business, April 14, 1913

Monthly Bank Day: The last business day of the month

Richard F. Bartlett
President

L. Robert Fisher
Executive Officer

L. Robert Fisher
Treasurer

R. W. Perkins
Assistant Treasurer

Directors

R. F. Bartlett
H. W. Collamore
†W. D'Arpino
R. C. Edson
L. R. Fisher
*G. J. Frahar
†R. A. Leland
†W. A. Luddy

*N. E. Lundberg
C. E. Merrill
M. J. Pearson
*H. P. Perkins
*J. Stengel
D. F. Sullivan
*E. E. Whitmore

EASTHAMPTON

Easthampton Co-operative Bank
106 Union Street

Date of Incorporation, March 24, 1900
Began Business, April 2, 1900

Monthly Bank Day: The last business day of each month

William C. Fickert
President

Robert F. Ebert
Executive Officer

Robert F. Ebert
Treasurer

Directors

*W. S. Babcock
*H. E. Bailey
†H. W. Czelusniak
R. F. Ebert
*W. C. Fickert

†A. J. Kendrew
†J. A. Laprade
P. M. McIntosh
*W. G. Schmidt

EASTON

The North Easton Co-operative Bank
93 Main Street

Date of Incorporation, April 17, 1889
Began Business, April 23, 1889

Monthly Bank Day: The third Monday of each month

Denis C. Brophy
President

Richard P. Bissett
Executive Officer

Richard P. Bissett
Treasurer

Lorraine E. Gomes
Assistant Treasurer

Directors

*D. C. Brophy
†A. N. Carlson
*G. L. Copeland
R. P. Howard

*G. H. Knapp
C. A. Perkins
†H. L. Porter, Jr.
†F. W. Williams, Jr.

EVERETT

Everett Co-operative Bank
419 Broadway

Date of Incorporation, September 24, 1890
Began Business, October 14, 1890

Monthly Bank Day: The third Monday of each month

Harland B. Newton
President

Harold J. Curtis
Executive Officer

Harold J. Curtis
Treasurer

Grace W. Card
Robert P. Lamprey
Assistant Treasurers

Directors

*H. J. Curtis
†M. J. DeLeo
A. F. Ensor
†J. R. Leighton
A. H. MacKinnon
†J. D. Malcolm

*H. E. Mason
H. B. Newton
S. S. Rosen
*M. G. Sanborn
D. C. Stiles
B. G. Teel

Glendale Square Co-operative Bank
738 Broadway

Date of Incorporation, May 15, 1928
Began Business, May 31, 1928

Monthly Bank Day: The second Monday of each month

James P. Mulrennan
President

John G. Perry
Executive Officer

John G. Perry
Treasurer

Directors

C. Barbarisi
*J. Bloomberg
†P. J. Crowley
*S. Edelstein
†W. H. Gerety

C. H. MacLaughlin
*E. S. Mitchell
*J. P. Mulrennan
†A. Philbin

FALL RIVER

The Fall River Peoples Co-operative Bank
30 Bedford Street

Date of Incorporation, December 1, 1888
Began Business, December 12, 1888

Monthly Bank Day: The second Wednesday of each month

Preston H. Hood
President

William D. Palmer
Executive Officer

William D. Palmer
Treasurer

Hilda P. Bennett
Assistant Treasurer

Directors

A. B. Almy
†A. H. Davis
*D. J. Friar
†P. H. Hood
P. H. Hood, Jr.
*W. W. Leeming

†E. V. D. Mills
W. D. Palmer
*J. Sampson
A. G. Schofield
G. L. Sisson

FALL RIVER**The Lafayette Co-operative Bank**
60 Bedford StreetDate of Incorporation, April 11, 1894
Began Business, May 3, 1894

Monthly Bank Day: The last business day of each month

Raymond H. Bibeau <i>President</i>	Raymond H. Bibeau <i>Executive Officer</i>
Raymond H. Bibeau <i>Treasurer</i>	Charles F. Whitehead Donald H. Landry F. Arthur Parkhurst <i>Assistant Treasurers</i>

Directors

E. C. Berube	W. C. Harrison
*R. H. Bibeau	A. T. Lage
E. S. Bliss	J. E. Lajoie
R. A. Bogle	W. T. Manning, Jr.
N. H. Boule	†H. C. Padelford
†C. R. Cain	†J. O. St. Denis
*T. J. Carey	F. M. Silvia, Jr.
*F. L. Collins, Jr.	F. P. Smith
*E. J. Cote	S. J. Waring, Jr.
*O. Dumont	F. B. Zebrasky

FALMOUTH**The Falmouth Co-operative Bank**
Davis StraitsDate of Incorporation, May 22, 1925
Began Business, June 12, 1925

Monthly Bank Day: The second Tuesday of each month

William W. Peters <i>President</i>	Leo F. Kogut <i>Executive Officer</i>
Leo F. Kogut <i>Treasurer</i>	Annie B. Studley <i>Assistant Treasurer</i>

Directors

*G. Beale	*H. I. McLane
*A. W. Dyer	†J. B. Miskell
C. E. Hall	*C. E. Morrison
J. W. Holland	A. Ortins
*L. F. Kogut	W. W. Peters
†G. C. Lawrence	U. J. Tassinari

FITCHBURG**Fidelity Co-operative Bank**
675 Main StreetDate of Incorporation, April 25, 1888
Began Business, May 8, 1888

Monthly Bank Day: The last business day of each month

Milton A. Barrett <i>President</i>	Milton A. Barrett <i>Executive Officer</i>
Ruby E. Murch <i>Treasurer</i>	Joseph L. DiConza Pauline G. Brown <i>Assistant Treasurers</i>

Directors

†W. E. Aubuchon	M. Ford
*M. A. Barrett	*H. R. Groop
†M. A. Barrett, Jr.	F. M. Metterville
A. N. Berbatis	†D. Richards
W. H. Dolan	*P. F. San Clemente

FRAMINGHAM**Framingham Co-operative Bank**
59 Howard StreetDate of Incorporation, April 18, 1889
Began Business, May 6, 1889**Branch Office**
828 Concord Street

Monthly Bank Day: The first Monday of each month

Philip R. O'Brien <i>President</i>	Kenneth L. Atwell <i>Executive Officer</i> <i>Vice President</i>
Charles W. Hickson <i>Treasurer</i>	Royal E. Haynes Everett C. Farnsworth <i>Assistant Treasurers</i>

Directors

R. L. Allen	*G. E. Heiber
K. L. Atwell	†T. H. Hobin
*D. F. Copeland	*J. G. Matheson
†N. Dershowitz	*G. E. Murphy
E. F. Garbarino	P. R. O'Brien
J. T. Hargraves	†H. R. Wood
C. W. Hickson	

South Middlesex Co-operative Bank
79 Union AvenueDate of Incorporation, November 19, 1920
Began Business, January 13, 1921

Monthly Bank Day: The third Monday of each month

Raymond J. Callahan <i>President</i>	Alfred J. Lapan <i>Executive Officer</i>
Alfred J. Lapan <i>Treasurer</i>	Mildred A. Callahan <i>Assistant Treasurer</i>

Directors

*W. B. Brockelman	†J. C. Merriam
*R. J. Callahan	P. Ottaviani
A. M. Colonna	†E. J. Phair
*S. H. Cushing	†D. J. Prince
A. M. Gorman	B. V. Schofield
J. L. Haas	J. J. Sheehan
A. J. Lapan	*I. J. Stapleton

FRANKLIN**Dean Co-operative Bank**
68 Main StreetDate of Incorporation, June 15, 1889
Began Business, July 2, 1889

Monthly Bank Day: The first Tuesday of each month

Raymond E. Lougee <i>President</i>	Charles J. Swenson, Jr. <i>Executive Officer</i>
Charles J. Swenson, Jr. <i>Treasurer</i>	

Directors

*W. L. Abbott	*E. R. Kussmaul
A. Bullukian	R. E. Lougee
*J. B. Cataldo	E. B. Parmenter
†C. R. DeWitt	†B. Rhodes
†D. Garelick	*C. J. Swenson, Jr.
R. M. Kearney	*E. G. Taylor

GARDNER

The Chair-Town Co-operative Bank 74 Main Street

Date of Incorporation, January 22, 1915
Began Business, January 26, 1915

Monthly Bank Day: The fourth Tuesday of each month

Otto Hakkinen
President

Francis S. Demir
Executive Officer

Francis S. Demir
Treasurer

Directors

†G. A. Anderson
E. J. Atter
J. F. Bohman
*H. F. Brown
*F. S. Demir
†F. E. Depinet
H. K. Edgell

*O. Hakkinen
†S. H. Hartshorn, Jr.
*A. P. Kraskouskas
A. J. Richard
B. J. Riley
*R. A. Wood

Gardner Co-operative Bank 33 Pleasant Street

Date of Incorporation, January 14, 1889
Began Business: March 27, 1889

Monthly Bank Day: The second Tuesday of each month

Charles C. Brooks, Jr.
President

Howard M. Tipton
Executive Officer

Howard M. Tipton
Treasurer

Constance E. Niemela
Assistant Treasurer

Directors

*J. E. Anderson
*A. A. Bent
C. C. Brooks, Jr.
†H. E. Drake, Jr.
R. W. Kelley
†T. P. Kelly, Jr.
H. S. Kendall

F. H. LeBlanc
*C. B. Roche, Jr.
*H. M. Tipton
†R. H. Tousignant
†G. R. Van Iderstine
*R. F. Wood

GLOUCESTER

Gloucester Co-operative Bank 85 Middle Street

Date of Incorporation, March 2, 1887
Began Business, April 14, 1887

Monthly Bank Day: The second Thursday of each month

Alexander J. Guittarr
President

Alexander J. Guittarr
Executive Officer

John C. Frithsen
Treasurer

Melvin P. Olson, Jr.
Assistant Treasurer

Directors

†T. W. Dolan
*S. J. Favazza
C. F. Foley
J. C. Frithsen
*C. H. Gibbs
J. C. Greely, Jr.

*A. J. Guittarr
D. F. Harris
*J. J. Lowrie
†A. H. Nutton
*G. H. Tarr
†R. L. Thompson

GRAFTON

Grafton Co-operative Bank 12 Central Square

Date of Incorporation, October 19, 1887
Began Business, November 10, 1887

Monthly Bank Day: The second Thursday of each month

T. Earle Hinchliffe
President

Armand H. Lapierre
Executive Officer

Armand H. Lapierre
Treasurer

Ruth F. Cooley
Assistant Treasurer

Directors

†E. E. Adams
†F. O. Barr
*W. E. Barr
R. F. Bath, Jr.
S. L. Davenport
E. A. Finn

T. E. Hinchliffe
R. C. Kimball
*A. H. Lapierre
A. C. Masters
*G. W. Rice
†G. L. Spence

GREAT BARRINGTON

The Housatonic Co-operative Bank 264 Main Street

Date of Incorporation, June 12, 1889
Began Business, July 1, 1889

Monthly Bank Day: The first Monday of each month

William V. Seeley
President

Ross H. Whittier
Executive Officer

Ross H. Whittier
Treasurer

Alice S. Parrish
Assistant Treasurer

Directors

†N. Brickman
†D. O. Ford
†C. W. French
*A. E. Gerard
†J. E. Hassett

*J. Maslowski
W. P. Murtagh
*W. V. Seeley
*J. P. Tracy
R. H. Whittier

GREENFIELD

Greenfield Co-operative Bank 63 Federal Street

Date of Incorporation, June 21, 1905
Began Business, July 11, 1905

Branch Office

14 South Main Street, Orange

Monthly Bank Day: The second Tuesday of each month

Eugene L. Bond
President

Ralph L. Bassett
Executive Officer

Ralph L. Bassett
Treasurer

Harold F. Lawler
Kenneth S. Clark
Thomas E. Lee
James S. Parker
Assistant Treasurer

Directors

†J. W. Ballard
*R. L. Bassett
*E. L. Bond
*D. W. Clark
†L. A. Comins
H. F. Lawler
R. W. Moore
L. H. Reed

*C. H. Rose
M. C. Skilton
†P. Tedesco, Jr.
J. P. Waite
F. L. Webster
W. C. Wentworth
*G. E. Whitney

*Member of Security Committee.

†Member of Finance Committee.

HAVERHILL**Haverhill Co-operative Bank**
117 Merrimack StreetDate of Incorporation, August 20, 1877
Began Business, September 3, 1877

Monthly Bank Day: The first Monday of each month

James R. Page
*President*Albert J. Ingham
*Executive Officer*Albert J. Ingham
*Treasurer*Baker Adams
Joseph Wyatt
*Assistant Treasurers**Directors*B. Adams
N. Bendetson
†G. H. Cranton
G. Davis
E. Eage
H. Goodwin
*J. Goodwin
H. Gray
†H. Harrison*A. Ingham
K. Johnson
*R. Kimball
*J. Maguire
J. Page
N. Peterson
†S. Soroka
*C. Stevens**Whittier Co-operative Bank**
One Washington SquareDate of Incorporation, November 4, 1895
Began Business, November 19, 1895

Monthly Bank Day: The third Tuesday of each month

William R. Shepherd
*President*William R. Shepherd
*Executive Officer*Irene H. Berube
*Treasurer*Richard G. Malbon
*Assistant Treasurer**Directors*R. M. Blustein
*R. E. Denoncour
†W. M. Knott
†R. G. Malbon
†T. E. Pike
T. L. Schiavoni*W. R. Shepherd
†J. L. Shevenell
*D. P. Stone
P. J. Tikelis
L. B. Whiting**HINGHAM****The Hingham Co-operative Bank**
71 Main StreetDate of Incorporation, June 1, 1889
Began Business, June 5, 1889

Monthly Bank Day: The first Wednesday of each month

Harold L. Downing
*President*Elliott W. Worcester
*Executive Officer*Elliott W. Worcester
*Treasurer**Directors*H. R. Baker, Jr.
F. S. Barbuto
*M. G. Douglas
*H. L. Downing
†J. J. Gordon*A. W. Kimball
†K. G. MacLeod
W. R. Marden
†N. J. Platner, Jr.
E. W. Worcester**HOLBROOK****The Holbrook Co-operative Bank**
95 North Franklin StreetDate of Incorporation, June 9, 1888
Began Business, June 11, 1888

Monthly Bank Day: The second Tuesday of each month

John J. Barry
*President*Alphonse R. Uva
*Executive Officer*Alphonse R. Uva
*Treasurer*Edward J. Kiernan
*Assistant Treasurer**Directors*†J. J. Barry
W. R. Cartwright
*S. C. Ellis
*G. J. Hagerty
V. M. Hogan
A. E. HookerD. L. Ley
*J. F. Megley
*A. E. Moran
†R. M. Stikleather
A. R. Uva
†R. A. Weeks**HOLYOKE****The City Co-operative Bank**
300 High StreetDate of Incorporation, July 16, 1889
Began Business, July 23, 1889

Monthly Bank Day: The last bank business day of each month

Fernand R. Ducharme
*President*Fernand R. Ducharme
*Executive Officer*France R. Lacoste
*Treasurer*Monique Ducharme
*Assistant Treasurer**Directors**E. Bouchard
C. R. Brunelle
*R. P. Charest
†L. J. Denys
F. R. Ducharme
E. D. Hallisey*A. R. Larose
†E. J. Ross
L. A. Stankiewicz
†R. F. Stebbins
A. C. Turcotte**Holyoke Co-operative Bank**
235 Maple StreetDate of Incorporation, July 24, 1880
Began Business, August 25, 1880

Monthly Bank Day: The last business day of each month

E. C. Tucker
*President*Stevenson T. Nelson
*Executive Officer*Stevenson T. Nelson
*Treasurer**Directors**R. Astley
†E. J. Bayon
I. L. Eskenasy
J. F. Gibson
†C. M. Gillette
C. L. Kirkpatrick*L. R. Neddo
*S. T. Nelson
†E. S. O'Donnell
F. Snyder
E. H. Stuebi
E. C. Tucker

*Member of Security Committee.

†Member of Finance Committee.

HUDSON**The Hudson Co-operative Bank**
12 Pope StreetDate of Incorporation, October 22, 1885
Began Business, November 19, 1885

Monthly Bank Day: The third Thursday of each month

Lloyd L. Parker
*President*John J. Irvine, Jr.
*Executive Officer*John J. Irvine, Jr.
*Treasurer*Charlotte H. Drinkwine
*Assistant Treasurer**Directors*R. J. Carney
*G. A. Durand
†M. A. Fillmore
†W. S. Greeley
*J. J. Henderson
†A. F. Kerdok
†R. A. KnightD. J. Parker
*L. L. Parker
†H. A. Reardon
*D. L. Temple
N. R. Underwood
*T. A. Walsh**HULL****Hull Co-operative Bank**
4 Samoset AvenueDate of Incorporation, April 21, 1955
Began Business, May 31, 1955

Monthly Bank Day: The last business day of each month

Isadore L. Rosenblum
*President*William G. Spradlin
*Executive Officer*William G. Spradlin
*Treasurer*John G. Anastos
*Assistant Treasurer**Directors**J. A. Anastos
V. W. Bertsch
†O. F. Brides
*A. Cadish
R. Epstein
P. D. Fine
*C. A. LaCentra
†E. Minelli, Jr.A. J. Minevitz
†J. J. Pearl
I. S. Rosenblum
*H. C. Ross
P. C. Ross
*W. G. Spradlin
A. Winer**IPSWICH****Ipswich Co-operative Bank**
8 Market StreetDate of Incorporation, July 8, 1913
Began Business, July 14, 1913

Monthly Bank Day: The second Monday of each Month

Charles A. Mallard
*President*George H. Geddes
*Executive Officer*George H. Geddes
*Treasurer*S. Anne Carr
V. James Di Fazio
*Assistant Treasurers**Directors*F. L. Carter
T. J. Ciolek
†E. L. Elliott
D. M. Jewett
*L. M. King
*G. E. Levesque
*C. A. Mallard
*E. J. MarcorelleA. R. Philpott
*H. E. Porter
†N. L. Quint
P. N. Soffron
†E. Streiff
B. M. Sullivan
N. V. White**LAWRENCE****Atlantic Co-operative Bank**
320 Essex StreetDate of Incorporation, March 26, 1891
Began Business, April 30, 1891

Monthly Bank Day: The last business day of each month

William E. Moriarty
*President*William E. Moriarty
*Executive Officer*William E. Moriarty
*Treasurer*Vera G. Pedrick
*Assistant Treasurer**Directors*†D. F. Cahill
*F. G. Caspar
C. F. Dewhirst
W. D. Eastman
J. V. Ippolito†H. W. Leitch
*W. E. Moriarty
†J. C. Reardon
*E. V. Reed
*J. A. Torrisi**Lawrence Co-operative Bank**
300 Essex StreetDate of Incorporation, March 12, 1888
Began Business, April 6, 1888

Monthly Bank Day: The last business day of each month

Edward R. Marston
*President*Edward R. Marston
*Executive Officer*Lawrence Anderson
*Treasurer*Agnes McIntosh
*Assistant Treasurer**Directors**T. E. Andrew, Jr.
E. B. Bruce
*P. F. Danforth
†R. G. Doyle
†D. N. HoweW. G. Kurth
*E. R. Marston
K. A. Ryder
†W. C. Wilson, Jr.**The Merrimack Co-operative Bank**
264 Essex StreetDate of Incorporation, April 2, 1892
Began Business, April 28, 1892

Monthly Bank Day: The first Friday of each month

Francis J. Buckley
*President*Charles A. McCarthy
Executive Officer
*Vice President*Charles A. Avallone
*Treasurer**Directors**C. A. Avallone
†F. J. Buckley
†N. F. DeCesare
*W. V. Demers
*J. A. Hurley*E. F. Jones
R. J. Macartney
C. A. McCarthy
†C. J. McCarthy

LOWELL**B. F. Butler Co-operative Bank**
10 Hurd StreetDate of Incorporation, October 30, 1901
Began Business, November 1, 1901

Monthly Bank Day: The first Friday of each month

Leon D. Abbott
*President*John H. Pearson
*Executive Officer*John H. Pearson
*Treasurer*Edith A. Sanborn
*Assistant Treasurer**Directors**D. W. Abbott
*L. D. Abbott
†A. R. Blazon
D. W. Caddell
†C. V. DodgeJ. C. Oliver
*J. H. Pearson
†R. F. Richardson, Jr.
J. A. Roark**Lowell Co-operative Bank**
18 Hurd StreetDate of Incorporation, April 23, 1885
Began Business, May 14, 1885

Monthly Bank Day: The first Friday after tenth of each month

Francis M. Qua
*President*James R. Tobey
*Executive Officer*James R. Tobey
*Treasurer*Ethel S. Martyn
*Assistant Treasurer**Directors*P. N. Demogenes
P. E. Dozois
J. C. Egan
E. Hockmeyer
†R. A. Johnson
†W. C. Lahue†B. D. Leahey
*E. R. O'Heir
F. M. Qua
†R. E. Runels
*J. R. Tobey**LYNN****Equitable Co-operative Bank**
87 Oxford StreetDate of Incorporation, October 2, 1877
Began Business, October 8, 1877

Monthly Bank Day: The first Wednesday of each month

Fred P. Newton
*President*Fred P. Newton
*Executive Officer*James G. Perkins, Jr.
*Treasurer*David A. Bethune
Ruth M. Collins
*Assistant Treasurers**Directors**A. B. Bethune
D. A. Bethune
L. B. Campbell
R. M. Collins
†E. N. Downing
†A. N. Hammer
*H. F. Harvey
W. B. Hilton
*F. W. Hixon†D. L. Macdonald
G. W. Mattson
*F. P. Newton
J. G. Perkins, Jr.
A. C. Reynolds
W. E. Richardson
W. E. Sears
C. L. Stover
†R. E. Wells**Lincoln Co-operative Bank**
40 Central SquareDate of Incorporation, April 7, 1909
Began Business, April 26, 1909

Monthly Bank Day: The last bank business day of each month

Francis E. Ingalls
*President*Francis E. Ingalls
*Executive Officer*Alan B. Ingalls
*Treasurer*M. Irene McEntee
*Assistant Treasurer**Directors*A. B. Ingalls
*F. E. Ingalls
F. P. Keach
*H. Kozlowski
†C. E. Lundgren†W. R. Noyes
†N. J. Randall
D. F. Shaffer
*H. O. Silsbee, 2nd
*J. E. Spinney**MALDEN****Fellsway Co-operative Bank**
353 Main StreetDate of Incorporation, April 7, 1915
Began Business, June 7, 1915

Monthly Bank Day: The first Monday of each month

William W. Hall
*President*Fred W. Palmerino
*Executive Officer*Fred W. Palmerino
*Treasurer*Arlene P. Karnela
*Assistant Treasurer**Directors*†N. E. Boyle
C. P. Driscoll
†E. W. Fitzgerald
H. Fitzpatrick
L. H. Glaser
*W. W. Hall*A. L. Jacobson
†J. R. Mucci
*F. H. Reed
G. W. Shinney
*S. P. Volpe**Malden Co-operative Bank**
20 Exchange StreetDate of Incorporation, April 27, 1887
Began Business, May 9, 1887**Branch Office**
172 Park Street, North Reading

Monthly Bank Day: The second Monday of each month

Lawrence H. Marston
*President*Lawrence H. Marston
*Executive Officer*Carl B. Norris
*Treasurer*Kenneth L. Goddard
*Assistant Treasurer**Directors*G. D. Atkinson
*T. H. Bush
G. M. Edwards
*J. H. Koniares
*L. H. MarstonJ. Millen
†A. E. Morton
†E. C. Swezey
†R. P. Wilder

*Member of Security Committee.

†Member of Finance Committee.

MANSFIELD**Mansfield Co-operative Bank**
80 North Main StreetDate of Incorporation, March 10, 1883
Began Business, March 21, 1883

Monthly Bank Day: The third Wednesday of each month

James A. Wheeler
*President***James A. Wheeler**
*Executive Officer***Raymond H. Hayes**
*Treasurer***Carolyn Packard**
*Assistant Treasurer**Directors*†L. D. Annese
*C. M. Briggs
J. A. Cataloni
R. C. Curriuan
F. J. Fox
E. A. Horton†C. S. Mason
D. V. Morse
*P. L. Slayton
*C. B. Turner, Jr.
†C. A. Wheeler
*J. A. Wheeler**MARBLEHEAD****The Marblehead Co-operative Bank**
109 Pleasant StreetDate of Incorporation, May 5, 1886
Began Business, May 6, 1886

Monthly Bank Day: The first Thursday of each month

W. Gerry Martin
*President***Clarence E. Chapman**
*Executive Officer***Clarence E. Chapman**
*Treasurer***Arthur Horgan**
*Assistant Treasurer**Directors*H. K. Bailey
*J. I. Carey
B. J. Chadwick
C. E. Chapman
E. S. Clark, Jr.
†J. A. M. Dow
J. H. Ferguson
†W. K. GoodwinJ. D. Hill
*W. G. Martin
†F. N. Osborne, Jr.
D. M. Stacey
*A. L. Swasey
G. E. Taylor, Jr.
A. D. Tucker**MARLBOROUGH****The Marlborough Co-operative Bank**
175 Main StreetDate of Incorporation, April 16, 1890
Began Business, May 1, 1890

Monthly Bank Day: The second Friday of each month

Fred N. Bearce
*President***Cecil E. Standish**
*Executive Officer***Cecil E. Standish**
*Treasurer***Hazel A. Bourdeau**
Richard K. Cogswell
*Assistant Treasurers**Directors*†A. H. Bastien
*F. N. Bearce
†E. F. Cook
*A. N. Forbush
H. J. MoineauF. W. Pratt
*C. E. Standish
*J. W. Temple
†C. E. Williams
T. A. Williams**MEDFORD****Community Co-operative Bank**
112 Medford StreetDate of Incorporation, August 7, 1956
Began Business, October 2, 1956**Branch Office**
271 Spring Street

Monthly Bank Day: The last business day of each month

Sherwood J. Tarlow
*President***Hugo A. Mujica**
Executive Officer
*Vice President***Theodore S. Samet**
*Treasurer**Directors*C. E. Bleiler
†M. F. Breen
†J. J. Cirigliano
*B. F. Faulkner
*M. Juskalian
M. W. Kushner
J. P. Meehan*R. A. Mullis
T. S. Samet
*M. M. Sloane
†H. I. Stoller
G. K. Surabian
Hon. S. J. Tarlow**Hillside-Cambridge Co-operative Bank**
356 Boston AvenueDate of Incorporation, September 5, 1877
Began Business, September 12, 1877

Monthly Bank Day: The first Tuesday of each month

George S. Miller
*President***Donald N. Sleeper**
*Executive Officer***Donald N. Sleeper**
*Treasurer***Flora S. Harris**
*Assistant Treasurer**Directors*H. N. Craig, Jr.
†R. M. Craig
*J. L. Donovan
F. A. Feldman
A. S. Hurlburt
†A. F. Kearin
†A. W. Leighton*G. S. Miller
D. N. Sleeper
D. N. Sleeper, Jr.
*G. W. Sleeper
R. M. Surabian
R. H. Thorson
H. C. Valcour**The Medford Co-operative Bank**
60 High StreetDate of Incorporation, June 21, 1886
Began Business, July 7, 1886

Monthly Bank Day: The first Wednesday of each month

Rufus H. Bond
*President***John D. Hand**
Executive Officer
*Vice President***Cecelia G. Hussey**
*Treasurer**Directors*R. H. Bond
†J. J. Carew
†M. B. Collins
*A. H. Craft
K. Hudson
C. G. Hussey
*C. S. LeonardW. V. McDonough
J. J. McGlynn
†A. R. Staffier
R. H. Surabian
*E. V. Telfer
G. P. Trotella

*Member of Security Committee.

†Member of Finance Committee.

MEDFORD**West Medford Co-operative Bank**
430 High StreetDate of Incorporation, May 9, 1924
Began Business, June 10, 1924

Monthly Bank Day: The second Wednesday of each month

J. Raymond Gaffey
*President*Robert M. Barclay
*Executive Officer*Robert M. Barclay
*Treasurer*Sigrid M. Erickson
*Assistant Treasurer**Directors**R. M. Barclay
*J. R. Gaffey
†E. T. Gilligan
J. Kazanjian
A. Maggiore†W. Marchese
*F. W. Marshall, Jr.
R. B. Risman
†W. R. Ward**MEDWAY****Medway Co-operative Bank**
167 Village StreetDate of Incorporation, September 7, 1915
Began Business, October 5, 1915

Monthly Bank Day: The first Tuesday of each month

John H. Reardon
*President*Gerald J. Griffin
*Executive Officer*Gerald J. Griffin
*Treasurer*Anne L. Beksha
*Assistant Treasurer**Directors**F. B. Clark
*G. J. Griffin
A. T. Handverger
F. J. Kelley
†T. S. Lydon
W. J. Malloy
†R. J. Martin*D. J. Murphy
D. L. Murphy
*J. H. Reardon
A. L. Saunders
H. L. Shenker
H. E. Sherman
*J. J. Sullivan**MELROSE****Melrose Co-operative Bank**
638 Main StreetDate of Incorporation, April 4, 1890
Began Business, April 20, 1890

Monthly Bank Day: The first Monday of each month

Ernest W. Lay
*President*Robert L. Hutchinson
*Executive Officer*Robert L. Hutchinson
*Treasurer*David G. Warren
Dorothy J. White
*Assistant Treasurers**Directors*†T. M. Abbot
*H. A. Gilbert
B. Gittes
†D. E. Hennigar
*R. L. Hutchinson
*H. W. Jones
†E. W. LayR. C. Lesaffre
J. H. McBain
*E. F. Perkins
H. T. Rand
†E. C. Swim
P. P. Whitehead
C. B. Wills**MERRIMAC****The Economy Co-operative Bank**
6 Church StreetDate of Incorporation, July 26, 1889
Began Business, August 12, 1889

Monthly Bank Day: The second Monday of each month

Roy C. Journeay
*President*Wilfred G. Journeay
*Executive Officer*Wilfred G. Journeay
*Treasurer**Directors*†B. C. Bickum
*U. N. Corson
*L. L. Dow
*H. M. Emery†G. F. Gibbs
†R. C. Journeay
W. G. Journeay**METHUEN****Methuen Co-operative Bank**
243 BroadwayDate of Incorporation, April 4, 1923
Began Business, April 13, 1923

Monthly Bank Day: The last business day of each month

Ernest E. Richardson
*President*Alfred Eaton, Jr.
*Executive Officer*Alfred Eaton, Jr.
*Treasurer*Rita N. Arsenaault
*Assistant Treasurer**Directors*†R. J. Boddy
D. J. Cregg
A. Eaton, Jr.
A. B. Gordon
†F. E. Hoyle†K. R. Hyde
S. Pickles
J. C. Proctor, Sr.
*E. E. Richardson
*H. A. Tatone**MIDDLEBOROUGH****Middleborough Co-operative Bank**
30 South Main StreetDate of Incorporation, April 12, 1889
Began Business, May 1, 1889

Monthly Bank Day: The third Tuesday of each month

(Vacant)
*President*Harold J. Donner
Executive Officer
Vice PresidentWilliam C. MacLeod
*Treasurer*John B. Lynde
*Assistant Treasurer**Directors*H. A. Atkins
H. K. Atkins
P. R. Callan
G. P. Deane
*H. J. Donner
E. Gelsthorpe
†J. R. Kyrrouz†D. F. McNearney
*R. A. Nourse
*J. F. Riley
*H. W. Sears
A. A. Thomas
R. B. Wilmot
†L. Wood, Jr.

MILLBURY**Millbury Co-operative Bank**
97 Elm StreetDate of Incorporation, January 30, 1926
Began Business, February 10, 1926

Monthly Bank Day: The second Wednesday of each month

Charles W. Monigle John R. Dalrymple
President *Executive Officer*John R. Dalrymple
*Treasurer**Directors*

C. A. Carlson	*O. D. Matson
*J. R. Dalrymple	C. W. Monigle
W. B. Harris	J. W. Owen
W. G. Harris	*G. A. Russell
†J. Higginbottom	*J. Stewart
*W. E. Johnson	†W. T. Stockwell
A. J. Lehtinen	†P. A. Turgeon

MILTON**Milton Co-operative Bank**
420 Granite AvenueDate of Incorporation, July 9, 1919
Began Business, September 17, 1919

Monthly Bank Day: The fourth Monday of each month

Frederick N. Marr William P. Melley
President *Executive Officer*William P. Melley Donald H. Pierce
Treasurer *Assistant Treasurer**Directors*

*J. C. Affansto	†D. H. Leahy
J. L. Bough	*A. E. Manning
†W. L. Caldwell	*F. N. Marr
†S. G. Craig	*W. P. Melley
†T. J. Flatley	*W. J. Murdock
*L. F. Gallagher	A. L. Shriver
D. M. Jackson	C. A. Westhaver

NEEDHAM**The Needham Co-operative Bank**
1063 Great Plain AvenueDate of Incorporation, April 21, 1892
Began Business, May 9, 1892**Branch Office**
520 Main Street, Medfield

Monthly Bank Day: The second Wednesday of each month

Amos H. Shepherdson Amos H. Shepherdson
President *Executive Officer*Amos H. Shepherdson Ernest R. Keith
Treasurer Walter E. Anderson
 *Assistant Treasurers**Directors*

*C. C. Cain	*A. S. Holt
F. L. Cheney	*E. F. O'Brien
†R. F. Day	*A. H. Shepherdson
L. E. Eaton	†E. F. Smith
*A. H. Godfrey	†A. D. Thorne
*J. N. Hall	

NEW BEDFORD**New Bedford-Acushnet Co-operative Bank**
111 William StreetDate of Incorporation, July 1, 1881
Began Business, August 19, 1881

Monthly Bank Day: The third Friday of each month

Eliot D. Stetson, Jr. Eugene F. Phelan
President *Executive Officer*Eugene F. Phelan Bertha M. Bedard
Treasurer *Assistant Treasurer**Directors*

B. M. Bedard	†C. S. Kelley, III
†P. J. Coholan	*E. F. Phelan
*J. M. F. Donaghy	A. L. Rodgers
*W. A. Hendricks	*E. D. Stetson, Jr.
D. C. Howes	†C. H. Whittier

NEWBURYPORT**Newburyport Co-operative Bank**
42-44 State StreetDate of Incorporation, March 15, 1888
Began Business, April 9, 1888

Monthly Bank Day: The second Monday of each month

Randolph L. Thurlow Sumner F. Haley
President *Executive Officer*Sumner F. Haley Frances Randall
Treasurer *Assistant Treasurer**Directors*

M. G. Ayers	W. T. Morse
*S. F. Haley	†M. E. Stickney
*W. B. Johnston	*R. L. Thurlow
†B. J. Matthews	†X. P. Walton

NEWTON**The Auburndale Co-operative Bank**
307 Auburn StreetDate of Incorporation, February 8, 1910
Began Business, February 15, 1910

Monthly Bank Day: The last business day of each month

Edward B. Gray Allard M. Valentine
President *Executive Officer*John A. Shaw Helen E. Betten
Treasurer *Assistant Treasurer**Directors*

†C. D. Ansley	H. H. Ham, Jr.
S. J. Caruso	*F. P. LeBaron
G. N. Chamberlain, Jr.	*E. J. MacDonald
†F. F. Davidson	H. N. McGill
S. G. French	†W. A. Sutherland
R. J. M. Fyfe	*A. M. Valentine
*E. B. Gray	*W. F. White

NEWTON**The Newton Co-operative Bank**
305 Walnut StreetDate of Incorporation, June 4, 1888
Began Business, September 4, 1888

Monthly Bank Day: The first Tuesday of each month

Walter A. Hood
*President*Walter A. Hood
*Executive Officer*Robert B. Nickerson
*Treasurer*Bruce C. Hamel
*Assistant Treasurer**Directors*T. V. Cleveland
†T. F. Donnelly
*G. A. Haynes
*W. A. Hood
*D. L. Morris
*R. B. NickersonW. W. Oliver
U. M. Schiavone
†C. F. Schipper, Jr.
D. Suvalle
†N. H. S. Vincent**Newton South Co-operative Bank**
1156 Walnut StreetDate of Incorporation, July 8, 1913
Began Business, September 18, 1913**Branch Office**

103 Union Street, Newton Centre

Monthly Bank Day: The last business day of each month

George T. McLaughlin
*President*Albert J. Rochette
*Executive Officer*Albert J. Rochette
*Treasurer*John B. Gilbert
*Assistant Treasurer**Directors*M. G. Basbas
*M. DiCarlo
J. W. Egan
*E. A. Fahey
C. B. Foran
†H. C. Freedman
*C. A. Hill
K. F. Hughes†P. E. Keating
L. G. LeBlanc
†G. T. McLaughlin
G. Mosher
J. R. Redfern
*A. J. Rochette
J. A. Water**West Newton Co-operative Bank**
1308 Washington StreetDate of Incorporation, June 16, 1892
Began Business, June 22, 1892

Monthly Bank Day: The last business day of each month

Franklin K. Hoyt
*President*Lloyd H. Gates
*Executive Officer*Lloyd H. Gates
*Treasurer*Vives C. Jenkins
*Assistant Treasurer**Directors*†D. E. Bowen
*F. C. Chase
†J. A. Cranshaw
*J. B. Davis
L. H. Gates
*C. E. Hilliard
F. K. Hoyt
*K. E. Prior*E. F. Rogers
F. M. Sears
R. M. Segal
†M. G. Sherman
*J. C. Skinner
G. W. Tomlinson
*E. H. White, Jr.**NORTHAMPTON****The Northampton Co-operative Bank**
67 King StreetDate of Incorporation, May 21, 1889
Began Business, May 24, 1889**Branch Office**

19 North Pleasant Street, Amherst

Monthly Bank Day: The first business day of each month

Harold Y. Beastall
*President*Harold Y. Beastall
*Executive Officer*James M. Ross
*Treasurer*Richard Ruddeforth
*Assistant Treasurer**Directors**M. C. Aquadro
†A. August
*H. Y. Beastall
J. E. Callahan
C. A. Dolan
W. E. Dwyer
*R. W. Finck†H. G. Fish
†W. C. Jones
J. W. Lederle
*A. E. Lumley
A. D. Morse
J. M. Ross
†J. W. Simpkin**NORWOOD****The Norwood Co-operative Bank**
24 Guild StreetDate of Incorporation, September 20, 1889
Began Business, October 1, 1889

Monthly Bank Day: The first Tuesday of each month

Kenneth W. Tatro
*President*Kenneth W. Tatro
*Executive Officer*Charles P. Kent
*Treasurer*Hilka K. Sullivan
Randall B. Tatro
*Assistant Treasurers**Directors**A. P. Allen
*J. J. Callahan
P. O. Coakley
†E. L. Donovan
R. V. Garner
†C. J. McCreery†J. J. Murphy
*L. Orent
*C. L. Rich
*K. W. Tatro
R. W. Williamson**PEABODY****The Peabody Co-operative Bank**
32 Main StreetDate of Incorporation, Ma6 28, 1888
Began Business, June 16, 1888

Monthly Bank Day: The third Friday of each month

William J. D. Ratcliff
*President*William J. D. Ratcliff
*Executive Officer*Theodore W. Lawson, Jr.
*Treasurer**Directors*F. J. Bresnahan
A. J. Buckley
L. F. Conway
†T. E. Hayes
J. R. Houlihan
*J. D. Jeffers
H. W. LegroR. G. Lynch
†T. E. Lynch, Jr.
A. L. Pierce
*W. J. D. Ratcliff
†J. A. Sanger
H. P. Spaulding
*†W. P. Trask

PITTSFIELD**The Pittsfield Co-operative Bank
70 South Street**

Date of Incorporation, February 15, 1889
Began Business, March 5, 1889

**Branch Office
645 Main Street, Dalton**

Monthly Bank Day: The last bank business day of each month

Sidney M. Smith <i>President</i>	Sidney M. Smith <i>Executive Officer</i>
Sidney M. Smith <i>Treasurer</i>	Albert D. Reinhardt, Jr. Donald L. Retallick <i>Assistant Treasurers</i>

Directors

†R. D. Bardwell, Jr. C. Davis	P. N. Petricca *H. Reynolds
†B. M. England *F. A. Hanlon	S. M. Shapiro *S. M. Smith
A. Goodale, Jr. †R. T. Jones, III	W. A. Whittlesey, III R. H. Wilkinson

QUINCY**The Granite Co-operative Bank
440 Hancock Street**

Date of Incorporation, May 18, 1953
Began Business, May 29, 1953

**Branch Office
120 Granite Street**

Monthly Bank Day: The last business day of each month

Reuben A. Grossman <i>President</i>	Mary E. Holmes <i>Executive Officer</i>
Mary E. Holmes <i>Treasurer</i>	Julia F. Mulvoy <i>Assistant Treasurer</i>

Directors

*N. T. Belt *H. C. Berry *B. C. Cohen †G. R. Curtis *A. Dockser C. E. Dockser	†N. Grossman R. A. Grossman S. W. Grossman †J. F. Hallisey *M. E. Holmes A. Poley S. Stadfeld
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**The Quincy Co-operative Bank
1259 Hancock Street**

Date of Incorporation, April 17, 1889
Began Business, May 7, 1889

**Branch Office
Route 53 and Rockland Street, Hanover**

Monthly Bank Day: The first Wednesday of each month

Heslip E. Sutherland <i>President</i>	Heslip E. Sutherland <i>Executive Officer</i>
Ralph W. Moorhead <i>Treasurer</i>	Marjorie Caswell Lawrence D. Duncan, III Lennart B. Plahn, Jr. Byron H. Weber, Jr. <i>Assistant Treasurers</i>

Directors

*W. S. Carson †A. W. Clark †E. P. Grossman †J. R. Herbert W. A. O'Connell	*N. V. Papani *W. P. Smith *H. E. Sutherland *A. A. Weidman
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**Shipbuilders Co-operative Bank
1 Granite Street**

Date of Incorporation, January 16, 1920
Began Business, February 20, 1920

Monthly Bank Day: The second Friday of each month

Francis X. McCauley <i>President</i>	Francis X. McCauley <i>Executive Officer</i>
Francis X. McCauley <i>Treasurer</i>	Marion F. Osborne <i>Assistant Treasurer</i>

Directors

L. Antonelli *J. F. Cronin †F. Duggan K. P. Fallon, Jr. †J. W. Kapples, Jr. †R. J. Larkin	*A. D. Losordo *A. F. MacDonald W. J. Martin, Sr. *F. X. McCauley K. L. Nash *B. Rappaport
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RANDOLPH**The Randolph Co-operative Bank
142 North Main Street**

Date of Incorporation, January 29, 1889
Began Business, February 7, 1889

Monthly Bank Day: The first Thursday of each month

Walter J. Good <i>President</i>	Edward C. Hoeg <i>Executive Officer</i>
Edward C. Hoeg <i>Treasurer</i>	Pauline W. Wilbur <i>Assistant Treasurer</i>

Directors

*W. G. Billingham †R. W. Cartwright, Jr. *E. R. Flaherty *W. J. Good R. H. Hutchinson †F. J. Leahy	W. J. Leahy C. L. Macauley C. L. Paine †J. L. Porter R. L. Schneider J. J. Semensi
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READING**Reading Co-operative Bank
180 Haven Street**

Date of Incorporation, November 27, 1886
Began Business, December 6, 1886

**Branch Office
382 Middlesex Avenue, Wilmington**

Monthly Bank Day: The Tuesday following the first Monday of each month

Paul E. Case <i>President</i>	Leslie D. Stark <i>Executive Officer</i>
Leslie D. Stark <i>Treasurer</i>	T. Gerald Richards <i>Assistant Treasurer</i>

Directors

*S. A. Abbott A. C. Blake *P. E. Case W. G. Day W. K. Irwin E. R. Jones †R. M. Kelson A. T. Koenig, Jr.	†H. E. Melzar R. A. Muir *C. E. Oldmixon †R. K. Pomeroy J. T. Rankin B. F. Sands L. D. Stark
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ROCKLAND**Rockland Co-operative Bank
Rockland Plaza**

Date of Incorporation, February 21, 1911
Began Business, March 9, 1911

Monthly Bank Day: The second Thursday of each month

Robert J. Geogan *President* Edward J. Corcoran, Jr. *Executive Officer*

Edward J. Corcoran, Jr. *Treasurer* Delma M. O'Brien *Assistant Treasurer*

Directors

A. A. Carnes †N. F. Lough
J. W. Cogan †W. T. Magoun
W. D. Coughlan †S. A. Peterson
*J. B. Estes F. A. Russell
*G. A. Gallagher *A. E. Sullivan
R. J. Geogan R. D. Tedeschi
†J. M. Golemme

SALEM**The Roger Conant Co-operative Bank
256 Essex Street**

Date of Incorporation, November 9, 1894
Began Business, November 13, 1894

Monthly Bank Day: The last business day of each month

Felix A. Kulik *President* Felix A. Kulik *Executive Officer*

Felix A. Kulik *Treasurer* Ruth A. Anthony *Assistant Treasurer*

Directors

†W. S. Follett *H. S. Lefavour
†E. A. Harding *R. B. Morrison
*F. A. Kulik *R. H. Porter
*R. G. Lavender †R. L. Smith
C. H. LeBrun B. G. Voyer

**Salem Co-operative Bank
71 Washington Street**

Date of Incorporation, April 7, 1888
Began Business, April 13, 1888

Monthly Bank Day: The last business day of each month

H. Willard Horne *President* H. Willard Horne *Executive Officer*

H. Willard Horne *Treasurer* Peter W. Copelas *Assistant Treasurer*

Directors

*W. W. Brouillette *H. W. Horne
†H. F. Callahan †E. P. Parker
D. E. Gogswell †L. H. Pauling
*F. A. Gallagher P. Strome
R. A. Hamilton

SANDWICH**Sandwich Co-operative Bank
Main Street**

Date of Incorporation, October 1, 1885
Began Business, December 15, 1885

Branch Office

Cohasset Avenue, Buzzards Bay, Bourne

Monthly Bank Day: The third Tuesday of each month

John T. Liberty *President* George Sutton *Executive Officer*

George Sutton *Treasurer* Camilla E. Nevius
William A. Warren *Assistant Treasurers*

Directors

I. K. Besse *J. T. Liberty
*W. G. Bryden *A. D. Maddalena, Jr.
†C. E. Cross T. Murphy
*C. I. Goodspeed †D. R. Small
*R. A. Goodspeed †N. B. Snow
A. M. Handy G. Sutton

SAUGUS**Saugus Co-operative Bank
544 Lincoln Avenue**

Date of Incorporation, March 31, 1911
Began Business, May 10, 1911

Monthly Bank Day: The second Wednesday of each month

Earle W. Cousens *President* Donald I. Dobson *Executive Officer*

Donald I. Dobson *Treasurer* Marjorie E. Anable *Assistant Treasurer*

Directors

G. H. Anthony †H. B. Huff, Jr.
*E. W. Cousens *J. S. King
*D. I. Dobson †G. R. Moriello
F. J. England, Jr. J. Picariello
B. A. Fullerton *H. B. Poole
†S. E. Gillespie *L. P. Sanborn
J. A. Hollett

SHARON**The Sharon Co-operative Bank
7 South Main Street**

Date of Incorporation, January 19, 1912
Began Business, February 12, 1912

Monthly Bank Day: The third Monday of each month

Dwight P. Colburn *President* Robert F. Currie *Executive Officer*

Robert F. Currie *Treasurer*

Directors

R. S. Aronson †W. F. Hickes
E. M. Berger †W. H. Howe
*F. A. Chase A. C. Kellogg
*D. P. Colburn †E. E. Leavitt
F. T. Curley S. LeVine
*R. F. Currie A. B. Temple
K. A. Gelpke *H. S. Whitney
V. B. Winchester

SHIRLEY

Shirley Co-operative Bank
25 Main Street

Date of Incorporation, December 27, 1907
Began Business, January 1, 1908

Monthly Bank Day: The second Wednesday of each month

Vernon H. Griffin <i>President</i>	Donald L. Bradford <i>Executive Officer</i>
Donald L. Bradford <i>Treasurer</i>	Gladys S. Will <i>Assistant Treasurer</i>

Directors

*D. L. Bradford	*R. K. Healy
C. E. Brown	P. R. Howard
†R. E. Brown	*D. P. McDuffee
H. F. Choate	†E. J. Michaud
*H. W. Dunn	†O. J. Roux
V. H. Griffin	R. S. Wheeler
*J. F. Gundersen	

SOMERVILLE

Central Co-operative Bank
399 Highland Avenue

Date of Incorporation, January 15, 1915
Began Business, February 1, 1915

Monthly Bank Day: The last business day of each month

John D. Kelley <i>President</i>	Joseph R. Doherty <i>Executive Officer</i>
Joseph R. Doherty <i>Treasurer</i>	Margaret E. McGurl <i>Assistant Treasurer</i>

Directors

W. F. Bennett	J. H. Kolligian
*W. G. Cheever	A. B. Mahoney
*J. R. Doherty	†J. T. McGrath
*L. C. Donahue	R. J. Muldoon
*W. J. Donovan	†P. L. Pellegrini
J. F. Heffernan	†J. J. Vaccaro
*J. D. Kelley	

Somerville Co-operative Bank
12 Bow Street

Date of Incorporation, May 4, 1880
Began Business, June 7, 1880

Monthly Bank Day: The first Monday of each month

Hubert A. Mitchell <i>President</i>	Hubert A. Mitchell <i>Executive Officer</i>
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Catherine J. Webb
Treasurer

Directors

†A. J. Anthony	K. H. Lyon
†N. A. Belden	A. J. Martignette
*T. F. Bennett, Jr.	*H. A. Mitchell
J. F. Colgan	*T. E. Vanderstine
D. A. Harkins	†C. W. Walters
W. J. Hubert	D. J. Zoccola

SOUTHBRIDGE

The Southbridge Co-operative Bank
15 Elm Street

Date of Incorporation, March 8, 1910
Began Business, April 7, 1910

Monthly Bank Day: The last business day of each month

Robert P. Montague <i>President</i>	Robert E. Coderre <i>Executive Officer</i>
Robert E. Coderre <i>Treasurer</i>	Rita L. Lavallee Robert E. Kroll <i>Assistant Treasurers</i>

Directors

G. E. Casaubon	R. P. Montague
*R. E. Coderre	O. J. Paquette, Jr.
*L. E. Colognesi	W. Richard
†M. J. Kurposka	†H. N. Smith
*J. V. Laughnane	*G. R. Tasse
†S. F. Liro	A. J. Wall, Jr.

SPRINGFIELD

United Co-operative Bank
81 State Street

Date of Incorporation, April 18, 1882
Began Business, May 9, 1882

Branch Offices

37 Elm Street, West Springfield
459 Main Street, Indian Orchard
864 State Street, Springfield

Monthly Bank Day: The second Tuesday of each month

Floyd A. Oatman <i>President</i>	Earle C. Harvey <i>Executive Officer</i> <i>Vice President</i>
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Raymond Serrenho <i>Treasurer</i>	Eva Anderson Nancy E. Albert Muriel P. Sears Albert H. Morris <i>Assistant Treasurers</i>
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Directors

D. S. Ames	*F. A. Oatman
†S. P. Blake	*R. M. Robinson
J. J. Borgatti	*C. Ruggles, Jr.
†E. G. Boss	R. Serrenho
R. W. Bozenhard, Sr.	*G. B. Shattuck
G. C. F. Carlson	†C. B. Smith
*H. N. Charkoudian	*R. C. Streeter
†S. R. Cook	*W. Sturtevant
†G. B. Corcoran	H. M. Teece
M. J. Donovan	T. G. Wallace
E. C. Harvey	†W. L. Wright
B. Mount	*G. R. Yerrall, III

*Member of Security Committee.

†Member of Finance Committee.

STONEHAM

Stoneham Co-operative Bank
365 Main Street

Date of Incorporation, January 10, 1887
Began Business, February 1, 1887

Branch Office
93 Main Street

Monthly Bank Day: The second Tuesday of each month

Harold S. Adams
President

Harold S. Adams
Executive Officer

Howard F. Achorn
Treasurer

Robert M. Ellis
Assistant Treasurer

Directors

H. Achorn	†W. Jones
H. Adams	†M. Kennett
L. Barbo	W. Lister
*G. Beane	*J. Nelson
†J. Coles, Jr.	R. Pelton
K. Currie	R. Seitz
*E. Elliott	M. Taylor

STOUGHTON

The Stoughton Co-operative Bank
20 Park Street

Date of Incorporation, March 23, 1886
Began Business, April 10, 1886

Monthly Bank Day: The last business day of each month

Peter J. McGarvey
President

E. LeRoy Clark
Executive Officer

E. LeRoy Clark
Treasurer

Mildred R. Halliden
Assistant Treasurer

Directors

H. M. Bean	*W. J. O'Brien
*A. W. Buckley	†R. M. O'Day
R. J. Buckley	*A. L. Penardi
*E. L. Clark	†B. J. Reilly
J. R. Coogan, Jr.	T. L. Roach
L. F. Madden	A. Savini
*P. J. McGarvey	G. T. Whiting
†F. L. Morse	

SWAMPSCOTT

Puritan Co-operative Bank
238 Humphrey Street

Date of Incorporation, September 12, 1966
Began Business, November 28, 1966

Monthly Bank Day: The last business day of each month

Arnold Y. Tarlow
President

Vincent Pretola
Executive Officer

Vincent Pretola
Treasurer

Directors

†A. W. Ashton	M. M. Ossoff
C. Beldekas	S. E. Pappas
H. Connolly	†S. J. Patkin
J. Goldman	*A. Y. Tarlow
A. B. Goldstein	*D. Todreas
†A. Lewis	*N. Weiner
*I. S. Marcus	S. J. Weiner
*J. R. McDuffee	

TAUNTON

Mechanics' Co-operative Bank
308 Bay Street

Date of Incorporation, September 14, 1877
Began Business, September 17, 1877

Monthly Bank Day: The first Monday after the fifteenth of each month

George W. Robertson
President

Thomas J. Tower
Executive Officer

Thomas J. Tower
Treasurer

Beatrice F. Burt
Assistant Treasurer

Directors

†G. F. Bellamy, Jr.	D. T. Noyes
R. E. Bentley	H. L. Reckard
E. J. Brennan	*G. W. Robertson
F. G. Burt	†L. S. Rubin
*F. Kerry	T. J. Tower
*M. D. Lemaire	†F. R. Tripp
B. Mozzone	L. B. Wood

Taunton Co-operative Bank
4 Winthrop Street

Date of Incorporation, March 2, 1880
Began Business, March 17, 1880

Branch Office
1400 Fall River Avenue, Seekonk

Monthly Bank Day: The third Tuesday of each month

Joseph C. Murray
President

Joseph C. Murray
Executive Officer

Joseph C. Murray
Treasurer

Ruth R. Woodward
Raymond F. Wheeler
Joseph F. Ventura, Jr.
Assistant Treasurers

Directors

J. Abreau	*R. H. Lincoln
P. J. Assiran	*J. C. Murray
†R. E. Costello	*A. B. Pierce
H. G. Crapo	†S. D. Robinson
E. D. Duffy	S. E. Simmons
C. R. Galligan	†C. L. Vanderwarker
*E. S. Hill	*R. Yelle
W. T. Hurley, Jr.	

The Weir Co-operative Bank
33-35 Weir Street

Date of Incorporation, July 11, 1884
Began Business, July 16, 1884

Monthly Bank Day: The first Tuesday after the sixteenth of each month

Joseph H. Martin
President

Edward J. Anastasi
Executive Officer

Edward J. Anastasi
Treasurer

Directors

*E. J. Anastasi	W. G. Powers
B. A. Friedman	W. F. Rayment
*G. A. Horton	†M. C. Robbins
J. H. Martin	*W. M. Swift
*A. S. O'Keefe	*J. F. Trucchi
†C. A. Perry	†T. T. Tweedy
L. W. Phillips	

TEMPLETON

The Baldwinville Co-operative Bank 5 Central Street

Date of Incorporation, July 16, 1889
Began Business, July 24, 1889

Monthly Bank Day: The fourth Wednesday of each month

Winton H. Gleason
President

Catherine Pianka
Executive Officer

Catherine Pianka
Treasurer

M. Jane Eaton
Assistant Treasurer

Directors

O. W. Adams
†W. W. Colburn
*W. H. Gleason
*W. J. Graves
N. L. Kendall, Jr.
F. S. Kenney
†M. A. Miller
A. F. Moulton

W. B. Paine
P. J. Pease
R. F. Smith
*G. A. Stuart
*R. L. Tousignant
H. R. Wheeler
†E. A. Wirkkala

TISBURY

The Martha's Vineyard Co-operative Bank South Main Street

Date of Incorporation, April 22, 1909
Began Business, May 14, 1909

Monthly Bank Day: The second Wednesday of each month

Leland W. Renear
President

Edmund F. Noke
Executive Officer

Edmund F. Noke
Treasurer

Maxine K. Bardwell
Assistant Treasurer

Directors

H. Cronig
†D. M. Flanders
†W. E. Flanders
†C. S. Garland
†M. M. Gouldsey
L. M. Greene
A. H. Jernegan
S. C. Luce, Jr.

*J. M. Lambert
*P. J. Norton
R. M. Packer, Jr.
J. E. Phillips
*L. W. Renear
*W. C. Ripley
D. W. Robb

UXBRIDGE

Uxbridge Co-operative Bank 35 North Main Street

Date of Incorporation, February 5, 1929
Began Business, March 20, 1929

Monthly Bank Day: The first Friday of each month

Frank Prestera
President

Amory A. Aldrich
Executive Officer

Armory A. Aldrich
Treasurer

Alice M. Fitzpatrick
Assistant Treasurer

Directors

*A. A. Aldrich
*W. P. Barron
*T. J. Brennan
*H. C. Bridges
F. L. Kenney
*F. E. Larkin

F. Prestera
†W. Ratkiewicz
H. B. Seagrave
†K. D. Taft
†A. D. Tancrell

WAKEFIELD

Wakefield Co-operative Bank 342 Main Street

Date of Incorporation, January 31, 1887
Began Business, March 5, 1887

Branch Office 596 Main Street, Lynnfield

Monthly Bank Day: The tenth day of each month

Hiram A. Tobey
President

Galen W. Hoyt
Executive Officer

Galen W. Hoyt
Treasurer

Edith M. Cox
Dorothy L. Finn
Assistant Treasurers

Directors

*M. G. Berman
*W. H. Decker
H. B. Evans
G. B. Fay
R. F. Goodspeed
*J. Hollett
R. A. Hovey

*G. W. Hoyt
†J. J. McCarthy
†W. C. McKie
J. J. Round, Jr.
†K. W. Thomson
*H. A. Tobey
J. M. Wenzel

WALPOLE

Walpole Co-operative Bank 982 Main Street

Date of Incorporation: June 11, 1912
Began Business, June 12, 1912

Monthly Bank Day: The last business day of each month

Denis F. O'Brien
President

Ralph P. Kelley
Executive Officer

Ralph P. Kelley
Treasurer

Joseph W. Curry, Jr.
Assistant Treasurer

Directors

†J. L. Coburn
†C. B. Gove
*C. E. Hartshorn
S. R. Hoffman
*R. H. Kannally
*R. P. Kelley

A. J. Lorusso
†W. D. McLean
D. F. O'Brien
H. D. Robinson
†W. Warren

WALTHAM

Middlesex Family Co-operative Bank 20 Lexington Street

Date of Incorporation, December 30, 1953
Began Business, January 23, 1954

Monthly Bank Day: The last business day of each month

Robert A. Grimes
President

Edward T. Cousineau
Executive Officer

Leo Gallitano
Treasurer

Directors

W. E. Andrews
†P. E. Burke
†R. A. Campisi
J. C. Collins
*W. H. Curnyn
*L. Gallitano
*R. A. Grimes

*W. I. Hays
L. J. Kirsch, Jr.
†A. L. McAloon
M. Mele
N. J. Semenza
†T. F. Walsh
*B. Wolk

WARE

Ware Co-operative Bank
Main and Church Streets

Date of Incorporation, March 23, 1920
Began Business, April 10, 1920

Branch Office
24 Main Street, Three Rivers

Monthly Bank Day: The second Friday of each month

Francis H. Chrobak <i>President</i>	Francis H. Chrobak <i>Executive Officer</i>
Francis H. Chrobak <i>Treasurer</i>	Herman W. Leonard <i>Assistant Treasurer</i>

Directors

†T. N. Bonnayer	*A. H. Schoomaker
†G. J. Burgiel	N. W. Schoonmaker
*F. H. Chrobak	F. J. Swiatlowski
*T. A. Deslauriers	*C. E. Williams
†P. J. Rzeknikiewicz	

WAREHAM

Wareham Co-operative Bank
261 Main Street

Date of Incorporation, May 1, 1918
Began Business, June 1, 1918

Monthly Bank Day: The second Tuesday of each month

Allison R. Cook <i>President</i>	Walter C. Morse <i>Executive Officer</i>
-------------------------------------	---

Walter C. Morse
Treasurer

Directors

W. M. Atwood	*L. P. Cross
*E. K. Baker	*L. L. Eldredge
†J. J. Bosnengo	*R. C. Hammond
†A. R. Cook	*W. C. Morse
*C. C. Cornwell	†H. E. Ryder

WEBSTER

The Webster Co-operative Bank
218 Main Street

Date of Incorporation, August 2, 1889
Began Business, August 8, 1889

Monthly Bank Day: The second Thursday of each month

John E. LaBonte <i>President</i>	Richard C. Luce <i>Executive Officer</i>
Richard C. Luce <i>Treasurer</i>	M. Ella Towne <i>Assistant Treasurer</i>

Directors

*J. J. Bergin	*R. C. Luce
†W. H. Cassidy, II	†E. R. McGuinness
*H. E. Charniak	M. P. Perry
†T. C. Deary	*W. J. Simcusky
†J. E. LaBonte	

WELLESLEY

Wellesley Co-operative Bank
577 Washington Street

Date of Incorporation, January 24, 1911
Began Business, January 25, 1911

Monthly Bank Day: The second Wednesday of each month

William H. Gleason, Sr. <i>President</i>	William H. Gleason, Jr. <i>Executive Officer</i>
William H. Gleason, Jr. <i>Treasurer</i>	Walter M. Himebaugh <i>Assistant Treasurer</i>

Directors

J. E. Cahill	†G. H. MacGillivray
*W. H. Gleason	*W. M. McNamara
*W. H. Gleason, Jr.	A. C. Shaw
†W. O. Hewett	*T. H. Slaman
†C. N. Holman	

WESTFIELD

Westfield Co-operative Bank
10 Elm Street

Date of Incorporation, December 13, 1881
Began Business, December 19, 1881

Monthly Bank Day: The third Monday of each month

William L. Wallis <i>President</i>	William L. Wallis <i>Executive Officer</i>
William L. Wallis <i>Treasurer</i>	Gertrude Andras Donald W. Blair Robert L. Ring <i>Assistant Treasurers</i>

Directors

D. W. Blair	F. H. Miller
*H. F. Dalton	C. E. Schwer
*A. L. Finlay	†R. S. Scott
R. N. Gaylord, Jr.	F. F. Stange
†S. M. Healey	*W. L. Wallis
A. L. MacLean	*A. T. Wiggin
†M. R. Mason	

WEYMOUTH

The North Weymouth Co-operative Bank
35 Sea Street

Date of Incorporation, September 26, 1910
Began Business, October 1, 1910

Monthly Bank Day: The first Friday of each month

George M. Winters <i>President</i>	Russell A. Stiles <i>Executive Officer</i>
Russell A. Stiles <i>Treasurer</i>	Marie F. O'Rourke <i>Assistant Treasurer</i>

Directors

*C. W. Burgess	†B. Santacroce
*J. T. Cazeault	†E. W. Stiles
H. A. Chubbuck	*R. A. Stiles
J. F. Newton	*H. W. White
†W. F. Roulston	G. M. Winters

South Shore Co-operative Bank 17 Front Street

Date of Incorporation, April 18, 1890
Began Business, May 5, 1890

Monthly Bank Day: The first Monday of each month

George E. England
President

George E. England
Executive Officer

George E. England
Treasurer

Gertrude M. Bosien
Assistant Treasurer

Directors

R. J. Amabile
A. A. Cicchese
*R. C. Cowing
*E. M. Dwyer
*G. E. England
†J. E. Gridley

†G. E. Jordan
W. L. Oak
*H. J. Rose
†A. Thorp
*F. Valicenti

South Weymouth Co-operative Bank 12 Union Street

Date of Incorporation, February 28, 1889
Began Business, March 9, 1889

Monthly Bank Day: The second Thursday of each month

Frank W. Holbrook
President

John E. Horace
Executive Officer

John E. Horace
Treasurer

Donald E. Baltucci
Assistant Treasurer

Directors

†A. F. Danehy
†R. E. Gauley
*E. R. Grieves
*F. W. Holbrook
J. E. Horace

†J. M. Leahy
†J. B. O'Kane
*C. C. Starratt
*H. D. Williams

WINCHENDON

Winchendon Co-operative Bank 77 Central Street

Date of Incorporation, September 9, 1891
Began Business, September 16, 1891

Monthly Bank Day: The third Wednesday of each month

Nelson T. Bateman
President

Harold P. Hackett, Jr.
Executive Officer

Harold P. Hackett, Jr.
Treasurer

Directors

*N. T. Bateman
O. J. Dellasanta
E. P. Fletcher
*R. A. Giardini
*R. B. Greenwood, Jr.
H. P. Hackett, Jr.

†J. D. Hildreth
†S. A. Jones
*J. J. O'Donnell
†R. H. Porter
†R. F. Robichaud

WINCHESTER

Winchester Co-operative Bank 19 Church Street

Date of Incorporation, November 13, 1893
Began Business, November 13, 1893

Monthly Bank Day: The first Monday of each month

Henry L. Clark, Jr.
President

George L. Billman
Executive Officer

George L. Billman
Treasurer

Concetta F. Derro
Assistant Treasurer

Directors

S. R. Andrews
*G. L. Billman
S. C. Blanchard
†D. H. Bradley, II
†W. S. Carpenter

H. L. Clark, Jr.
†F. W. McCormack
*C. A. Murphy
S. E. Neill
*P. J. Whitney

WINTHROP

Winthrop Co-operative Bank 15 Bartlett Road

Date of Incorporation, February 15, 1907
Began Business, March 13, 1907

Monthly Bank Day: The second Wednesday of each month

Edward A. Barclay
President

Norman W. Davis
Executive Officer

Norman W. Davis
Treasurer

Florence Auburn
Jeanie B. Colby
Assistant Treasurers

Directors

*E. A. Barclay
†F. A. Baumeister
*N. W. Davis
H. R. Dodge

*C. N. Hayden
†C. L. Hicks
†T. B. Smith

WOBURN

Woburn Co-operative Bank 6 Common Street

Date of Incorporation, February 21, 1887
Began Business, March 10, 1887

Monthly Bank Day: The second Thursday of each month

Terence D. Kenney
President

Terence D. Kenney
Executive Officer

William F. Dunn
Treasurer

Charles G. Sheeran, Jr.
Assistant Treasurer

Directors

A. A. Altavesta
†E. J. Bixby
*E. G. Boyle
†J. F. Buel
*W. F. Dunn
†E. C. Fowle

R. C. Johnson
L. C. Keleher
*T. D. Kenney
J. P. Sheeran
R. J. Spence

WRENTHAM**Wrentham Co-operative Bank**
102 South StreetDate of Incorporation, February 26, 1901
Began Business, March 13, 1901

Monthly Bank Day: The second Wednesday of each month

Charles C. Winter
*President*James H. Roberts
*Executive Officer*James H. Roberts
*Treasurer*Muriel I. Beresford
*Assistant Treasurer**Directors**C. W. Capron
†G. M. Carlson
†L. DaVia
S. C. Haskins
R. L. Hatch
W. H. Hough†E. O. Olsen
*J. H. Roberts
W. D. Sullivan
*J. A. Warren
B. E. White
*C. C. Winter**YARMOUTH****The Cape Cod Co-operative Bank**
Hallet StreetDate of Incorporation, July 19, 1921
Began Business, August 4, 1921**Branch Office**
Route 6A, East Dennis

Monthly Bank Day: The first Thursday of each month

Nye Crowell
*President*Nye Crowell
*Executive Officer*Harriett G. Chase
*Treasurer*Ruth T. Catto
Mary Kimball
*Assistant Treasurers**Directors*†L. R. Armstrong
C. E. Chamberlain, Jr.
*N. Crowell
†H. C. Doane
*O. W. Doane, Jr.
W. M. Gaffney
*R. S. Hall†F. H. Hinckley, Jr.
L. W. Newman
A. J. Scully, Jr.
*A. L. Smith
*P. M. Sykes
R. Thacher

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS,
CO-OPERATIVE CENTRAL BANK,
CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT
ASSOCIATION
FOR THE YEAR ENDING
AT THE CLOSE OF BUSINESS
APRIL 1968
AND
SAVINGS AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS
DECEMBER 1967

	ABINGTON	ADAMS
	NORTH ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$4,605,301	\$4,433,051
Direct reduction — 90% valuation	476,348	261,690
V.A. loans	262,615	87,645
Federal Housing Administration, Title II	169,659	—
Statutory common form	—	—
Principal payments suspended	29,285	30,584
Other real estate	141,063	—
Participation	84,539	118,088
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	23,096	69,983
Federal Housing Administration, Title I loans	—	—
Personal loans	9,957	294,197
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	17,590	74,196
Paid-up certificates	89,590	8,090
Savings	32,450	127,737
Dividend savings	—	—
Loans on collateral of other institutions	—	26,760
Real estate held by foreclosure and in possession	8,961	9,327
Bank building	67,262	—
Alterations to leased quarters	—	6,719
Furniture, fixtures and equipment	16,864	27,317
Share Insurance Fund	1,281	2,846
Due from Co-operative Central Bank	63,619	60,517
Investments:		
U. S. Government obligations, direct and fully guaranteed	747,526	908,639
Other bonds and notes legal for reserve	175,000	—
Bonds and notes not legal for reserve	49,907	—
Federal Home Loan Bank stock	74,600	48,800
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	153,886	222,609
Prepaid expenses	2,884	—
Other assets	—	—
TOTAL ASSETS	\$7,303,283	\$6,818,795
LIABILITIES		
Capital:		
Dues capital	\$309,733	\$680,965
Profits capital	53,303	132,536
Paid-up share certificates	3,224,200	586,200
Savings share accounts	2,944,315	4,667,446
Dividend savings accounts	—	—
Club accounts	19,789	14,723
Suspended share accounts	44	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	22,145	—
Reserves:		
Guaranty fund	249,474	211,642
Surplus	52,811	94,946
Other reserves	190,604	215,365
Notes payable	—	—
Dividends declared	—	13,103
Credits of members not applied	387	2,005
Due on uncompleted loans	80,879	51,256
Borrowers' accumulations for taxes	146,268	94,020
Reserve for Federal Income Taxes	700	1,000
Reserve for State excise	910	2,174
Unearned discount	5,742	45,692
Other liabilities	1,979	5,722
TOTAL LIABILITIES	\$7,303,283	\$6,818,795

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL-CLINTON CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
— \$2,554,347 224,676 569,181 — 73,893 8,242 — — — 13,208 4,209 1,315 17,500 7,005 38,857 — 12,970 24,441 5,763 1,669 35,995 279,485 — 38,300 — 48,929 2,192 — \$3,962,177	— \$16,095,117 1,054,351 1,421,680 — 206,800 8,722 32,563 646,536 — 418,210 11,375 16,018 — 74,005 94,720 161,155 — — 76,690 19,076 40,362 202,507 2,018,845 — 259,600 — 484,680 10,702 1,000 \$23,354,714	— \$7,507,424 283,884 480,337 — 32,198 67,781 109,305 253,382 — — 106,842 — 1,112 34,745 52,485 116,749 — 28,097 19,621 55,562 — 12,060 1 90,897 863,492 — 58,484 105,700 — — 564,320 2,000 \$10,846,478	\$564,205 2,864,255 209,587 — — — — — — 13,527 — 6,225 — 23,215 34,365 35,590 — — — 3,296 3,295 532 40,221 309,281 — 35,000 29,900 — — 200,720 314 — \$4,373,618	— \$4,314,179 248,355 — — — 9,634 — 28,416 — — 7,729 9,022 — 32,305 107,025 91,543 — — — — 5,673 324 47,757 283,727 60,000 — 48,600 — — 252,547 — 11 \$5,546,847
— \$229,536 46,746 419,600 2,818,380 — 1,170 — — 14,250 132,882 61,394 135,528 — 2,063 8,057 86,580 1,400 1,457 3,134 \$3,962,177	\$1,556,079 323,123 6,180,200 12,666,116 — 1,788 10,289 8,849 739,100 414,944 336,263 — 216,126 367 277,565 561,766 10,948 5,168 21,581 24,442 \$23,354,714	\$565,822 113,310 3,135,200 5,777,247 — 15,815 — — — 345,754 271,500 142,265 — 98,020 3,764 102,856 231,236 38 4,000 17,773 21,878 \$10,846,478	\$811,856 153,538 1,693,200 1,105,427 — 536 — — 60,364 153,853 111,002 89,585 — 392 102,603 83,145 1,752 1,241 2,712 2,412 \$4,373,618	\$292,258 62,026 1,319,400 3,282,542 — 8,039 19 — — 87,826 63,235 168,702 — 96,627 2,128 44,450 107,994 3,542 — 2,549 5,510 \$5,546,847

	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$2,793,768	\$35,668,502
Direct reduction — 90% valuation	106,051	1,374,735
V.A. loans	39,617	61,343
Federal Housing Administration, Title II	19,743	—
Statutory common form	—	2,647,009
Principal payments suspended	8,085	151
Other real estate	—	137,627
Participation	59,592	2,142,195
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	31,544	145,336
Federal Housing Administration, Title I loans	—	—
Personal loans	4,822	156,355
Insurance and taxes paid on mortgaged property	—	224
Loans on shares and deposits:		
Serial	25,591	68,274
Paid-up certificates	79,370	379,428
Savings	37,893	304,458
Dividend savings	—	150
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	60,084	186,429
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	917	98,546
Share Insurance Fund	424	1
Due from Co-operative Central Bank	31,994	401,667
Investments:		
U. S. Government obligations, direct and fully guaranteed	387,296	2,830,753
Other bonds and notes legal for reserve	—	1,300,000
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	40,600	313,100
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	137,030	220,008
Prepaid expenses	851	—
Other assets	117	27,194
TOTAL ASSETS	\$3,865,389	\$48,463,485
LIABILITIES		
Capital:		
Dues capital	\$278,519	\$1,521,856
Profits capital	49,240	316,989
Paid-up share certificates	1,504,800	25,629,000
Savings share accounts	1,530,805	15,627,997
Dividend savings accounts	—	749,505
Club accounts	14,922	—
Suspended share accounts	—	2,340
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	31,414	196,273
Reserves:		
Guaranty fund	95,889	792,840
Surplus	54,058	373,295
Other reserves	142,539	1,170,871
Notes payable	—	200,000
Dividends declared	—	—
Credits of members not applied	100	2,684
Due on uncompleted loans	86,800	1,238,133
Borrowers' accumulations for taxes	69,172	507,688
Reserve for Federal Income Taxes	—	17,156
Reserve for State excise	—	12,000
Unearned discount	6,448	50,264
Other liabilities	683	54,594
TOTAL LIABILITIES	\$3,865,389	\$48,463,485

BELMONT	BEVERLY	BOSTON	
WAVERLEY CO-OPERATIVE BANK	BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
—	—	—	—
\$10,107,342	\$15,906,058	\$2,163,990	\$14,985,274
426,321	1,270,380	47,348	1,289,703
1,071,636	1,138,291	—	710,073
—	—	—	393,896
271,871	290,390	216,920	13,500
117,963	130,195	—	15,957
—	130,384	15,271	59,713
144,272	—	81,270	876,936
—	—	—	—
14,162	83,648	—	213,892
—	—	—	11,455
37,297	19,970	4,523	46,844
—	774	—	—
27,165	73,350	1,500	32,990
56,735	77,490	—	46,795
71,935	96,825	71,097	227,890
—	—	—	—
2,805	835	—	—
—	9,056	29,498	135,368
46,202	159,027	—	197,895
—	—	249	—
12,908	12,519	1,273	26,248
27,575	1	419	—
127,409	202,696	29,771	205,765
937,396	964,568	25,000	866,829
—	—	25,070	—
50,000	—	—	—
148,400	292,200	22,100	227,900
—	—	—	—
574,486	1,387,368	356,969	2,345,712
263	2,711	33,885	—
1,466	8,383	—	2,193
\$14,275,609	\$22,257,119	\$3,126,153	\$22,932,828
—	—	—	—
\$428,938	\$1,563,123	\$26,226	\$748,616
82,867	304,199	5,115	159,312
3,738,800	7,628,400	208,400	3,723,800
7,989,811	9,736,675	2,663,695	15,760,355
82,120	—	—	—
48,694	25,309	9,755	—
4	—	—	—
—	—	—	—
454,000	—	—	—
42,932	164,000	1,334	—
348,839	793,438	41,271	562,857
326,382	491,061	55,848	227,613
274,300	792,086	40,000	536,982
—	—	—	—
552	1,051	—	216,225
159,965	127,304	—	10,587
255,264	606,163	64,501	288,444
11,340	9,825	—	640,063
—	—	750	15,000
11,086	10,189	571	5,500
19,715	4,296	8,687	17,382
—	—	—	20,092
\$14,275,609	\$22,257,119	\$3,126,153	\$22,932,828

	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	THE COMMON- WEALTH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,145,059	\$4,112,382
Direct reduction — 90% valuation	46,849	99,465
V.A. loans	123,772	262,322
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,300
Principal payments suspended	—	—
Other real estate	—	—
Participation	9,542	257,814
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	—	24,844
Federal Housing Administration, Title I loans	56,591	—
Personal loans	66,831	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	12,710	58,735
Paid-up certificates	5,015	72,625
Savings	6,675	36,595
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	437	3,398
Share Insurance Fund	1,703	4,645
Due from Co-operative Central Bank	13,320	51,903
Investments:		
U. S. Government obligations, direct and fully guaranteed	114,676	273,119
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	10,000	—
Federal Home Loan Bank stock	17,000	71,500
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	62,365	504,970
Prepaid expenses	210	—
Other assets	1,595	1,213
TOTAL ASSETS	\$1,695,350	\$5,836,830
LIABILITIES		
Capital:		
Dues capital	\$208,217	\$914,931
Profits capital	38,989	177,549
Paid-up share certificates	615,800	2,084,200
Savings share accounts	561,452	1,882,215
Dividend savings accounts	—	8,357
Club accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	14,681	21,823
Reserves:		
Guaranty fund	52,233	165,376
Surplus	57,507	171,425
Other reserves	4,105	235,104
Notes payable	74,000	—
Dividends declared	—	—
Credits of members not applied	—	—
Due on uncompleted loans	5,271	10,479
Borrowers' accumulations for taxes	43,725	155,483
Reserve for Federal Income Taxes	—	2,845
Reserve for State excise	—	2,486
Unearned discount	18,123	—
Other liabilities	1,247	4,557
TOTAL LIABILITIES	\$1,695,350	\$5,836,830

BOSTON

ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
—	—	—	—
\$3,959,610	\$2,554,893	\$6,211,856	\$11,918,791
—	176,767	166,657	242,473
325,064	110,550	46,676	1,284,030
13,662	—	—	746,097
8,734	61,028	—	1,098,169
3,754	1,109	—	130,612
87,356	2	23,977	—
106,051	131,421	—	725,575
—	—	—	—
—	45,980	14,857	—
18,496	—	—	—
—	90,984	30,160	—
171	178	—	—
—	—	—	—
25,325	9,875	18,959	3,235
32,440	27,695	45,630	15,980
32,770	72,215	41,645	124,728
—	—	—	—
—	5,831	4,588	—
41,835	24,012	—	—
96,873	—	19,711	—
—	11,157	9,503	49,553
23,706	746	918	2,107
694	32,090	71,176	152,104
52,392	—	—	—
150,000	232,337	299,550	1,431,578
177,104	—	—	200,000
—	—	—	—
75,500	32,000	90,300	—
—	—	—	—
—	—	—	—
565,443	316,861	778,641	897,694
3,089	819	1,573	7,526
8,006	1,661	—	118,879
\$5,808,075	\$3,940,211	\$7,876,377	\$19,149,131
—	—	—	—
\$586,313	\$118,457	\$602,056	\$147,420
118,783	19,572	122,704	31,161
1,613,600	936,200	2,340,600	2,933,600
2,771,716	2,382,102	3,282,576	14,258,695
—	61,528	387,630	—
47,462	—	17,176	—
2,119	13	1,267	—
1,200	—	—	—
—	—	—	—
15,925	—	23,235	—
—	—	—	—
308,601	105,521	302,716	237,998
105,810	57,178	405,005	—
17,697	53,760	91,333	196,039
—	—	—	—
—	40,189	—	—
13	1,500	22	13,431
4,866	21,809	5,479	947,544
200,570	117,739	284,001	375,175
—	812	3,921	—
—	—	—	—
3,060	19,519	3,400	—
10,340	4,312	3,256	8,068
\$5,808,075	\$3,940,211	\$7,876,377	\$19,149,131

	BOSTON	
	HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$9,600	—
Direct reduction	6,065,108	\$3,283,287
Direct reduction — 90% valuation	127,495	96,331
V.A. loans	689,057	155,336
Federal Housing Administration, Title II	368,784	214,811
Statutory common form	10,000	16,750
Principal payments suspended	8,724	—
Other real estate	—	—
Participation	24,059	169,344
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	42,214	10,146
Federal Housing Administration, Title I loans	—	—
Personal loans	50,304	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	32,460	7,465
Paid-up certificates	44,390	12,490
Savings	63,630	31,605
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	6,184
Bank building	75,636	45,652
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	4,512	1,712
Share Insurance Fund	1,532	7,079
Due from Co-operative Central Bank	77,243	38,936
Investments:		
U. S. Government obligations, direct and fully guaranteed	630,685	199,867
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	100,600	46,000
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	370,483	294,792
Prepaid expenses	2,476	652
Other assets	427	150
TOTAL ASSETS	\$8,799,419	\$4,638,589
LIABILITIES		
Capital:		
Dues capital	\$767,458	\$277,467
Profits capital	150,352	53,014
Paid-up share certificates	2,476,200	1,309,800
Savings share accounts	4,364,369	2,406,873
Dividend savings accounts	—	—
Club accounts	—	43,957
Suspended share accounts	16	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	62,533	—
Reserves:		
Guaranty fund	258,522	123,324
Surplus	173,445	60,253
Other reserves	259,962	142,207
Notes payable	—	15,550
Dividends declared	—	—
Credits of members not applied	403	—
Due on uncompleted loans	32,101	57,660
Borrowers' accumulations for taxes	224,162	142,116
Reserve for Federal Income Taxes	3,250	409
Reserve for State excise	1,500	540
Unearned discount	14,814	311
Other liabilities	10,332	5,108
TOTAL LIABILITIES	\$8,799,419	\$4,638,589

BOSTON

JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK	MEETING HOUSE HILL CO-OPERATIVE BANK
—	—	—	\$1,600
\$3,094,982	\$7,981,198	\$24,815,627	\$15,299,962
—	851,209	2,045,436	194,876
615,526	393,342	2,086,912	159,891
53,635	—	683,330	211,579
13,295	4,534	1,097,819	573,795
—	2,392	44,011	103,904
68,424	24,391	208,860	327,827
—	142,292	1,562,999	850,824
—	—	132,565	—
42,998	21,925	131,254	—
—	—	24,544	495,547
—	30,488	9,862	118,727
—	354	—	—
55,140	19,015	26,982	10,260
55,380	47,360	61,333	93,281
7,350	19,335	275,465	197,452
—	—	—	—
10,245	43,446	62,148	23,799
495	102,714	159,276	106,030
20,678	—	—	—
—	10,507	13,801	12,607
11,131	35,924	4,240	2,494
10,555	109,007	323,832	191,487
43,434	—	—	—
445,677	920,000	2,926,564	1,720,219
194,818	—	1,750,000	—
—	99,594	—	—
—	135,200	349,700	190,800
—	—	—	—
51,747	858,465	954,710	1,667,556
—	4,540	—	3,421
742	4,465	56,913	—
\$4,796,252	\$11,861,697	\$39,808,183	\$22,557,938
\$734,235	\$576,793	\$581,430	\$340,335
142,425	108,959	111,081	69,684
2,185,200	3,241,900	6,130,400	4,232,800
1,030,490	6,297,138	26,889,145	14,468,794
—	—	700,854	372,297
8,596	67,998	—	28,154
859	10	—	4
1,992	—	—	22,214
—	89,128	302,172	—
255,503	360,524	800,904	498,041
180,823	276,801	476,482	373,271
—	300,055	1,197,896	852,616
—	—	—	—
30,884	—	—	234,563
2,109	—	2,900	24,830
1,790	64,395	1,548,534	281,786
218,653	456,017	961,035	595,270
—	6,659	36,875	17,500
—	1,867	5,134	4,996
—	7,725	40,697	121,181
2,693	5,728	22,644	19,602
\$4,796,252	\$11,861,697	\$39,808,183	\$22,557,938

	BOSTON	
	MERCHANTS CO-OPERATIVE BANK	DORCHESTER MINOT CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$21,400	\$26,100
Direct reduction	30,023,906	8,945,969
Direct reduction — 90% valuation	81,052	918,493
V.A. loans	21,132,936	962,449
Federal Housing Administration, Title II	8,555,066	249,781
Statutory common form	3,794,604	39,750
Principal payments suspended	108,196	—
Other real estate	2,186,752	—
Participation	57,714	592,518
Out of state — V.A.	13,204,042	—
Out of state — F.H.A.	324,743	—
Home modernization loans	6,767	40,732
Federal Housing Administration, Title I loans	—	—
Personal loans	6,410	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	180,050	31,455
Paid-up certificates	259,540	51,229
Savings	507,770	48,809
Dividend savings	4,870	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	83,619	31,841
Bank building	468,000	—
Alterations to leased quarters	—	3,315
Furniture, fixtures and equipment	53,864	16,441
Share Insurance Fund	172,580	37,204
Due from Co-operative Central Bank	956,975	123,335
Investments:		
U. S. Government obligations, direct and fully guaranteed	11,426,386	824,820
Other bonds and notes legal for reserve	—	700,000
Bonds and notes not legal for reserve	11,729,529	—
Federal Home Loan Bank stock	—	121,600
Shares in other co-operative banks	—	—
Bank stocks	403,728	—
Cash and due from banks	5,261,362	209,623
Prepaid expenses	—	1,145
Other assets	98,747	659
TOTAL ASSETS	\$111,110,608	\$13,977,268
LIABILITIES		
Capital:		
Dues capital	\$4,180,807	\$797,701
Profits capital	817,114	156,026
Paid-up share certificates	23,567,200	3,737,000
Savings share accounts	69,158,396	7,745,337
Dividend savings accounts	2,457,270	—
Club accounts	81,992	89,346
Suspended share accounts	—	41
Matured share accounts	—	400
Term deposit accounts	—	—
Net undivided earnings	643,170	47,835
Reserves:		
Guaranty fund	2,978,237	434,092
Surplus	1,647,309	274,652
Other reserves	2,023,325	174,748
Notes payable	—	—
Dividends declared	—	2,975
Credits of members not applied	—	73,909
Due on uncompleted loans	1,770,146	424,336
Borrowers' accumulations for taxes	1,588,505	—
Reserve for Federal Income Taxes	—	3,000
Reserve for State excise	—	2,500
Unearned discount	104,146	7,249
Other liabilities	92,991	6,121
TOTAL LIABILITIES	\$111,110,608	\$13,977,268

BOSTON

MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK	ROSLINDALE CO-OPERATIVE BANK
—	—	—	—
\$8,473,295	\$9,783,701	\$3,854,660	\$8,589,346
1,798,391	106,580	43,764	270,743
1,770,807	1,084,624	1,053,562	257,292
1,383,669	94,355	812,617	415,482
653,510	86,248	501	230,155
—	26,601	—	20,749
41,129	23,648	—	—
476,134	363,379	—	516,455
67,536	—	123,602	—
245,945	—	170,839	—
3,278	44,270	22,101	540
—	1,878	—	—
89	—	—	19,415
—	—	—	—
23,090	6,440	31,540	27,250
13,100	11,866	30,120	68,315
133,929	58,516	31,960	60,910
—	—	—	—
43,900	133,049	—	—
—	19,994	—	82,400
11,712	12,122	—	—
24,806	18,930	3,000	12,000
1,952	1,333	84,042	4,071
147,090	125,447	74,298	101,561
—	—	—	—
925,000	550,391	621,801	114,000
—	—	—	—
24,450	—	—	—
134,200	168,000	147,400	99,700
—	—	—	—
—	—	—	—
2,816,138	1,093,920	516,187	1,435,948
—	—	2,525	—
—	8,421	10,491	756
\$19,213,150	\$13,823,713	\$7,635,010	\$12,327,088
—	—	—	—
\$422,450	\$242,881	\$850,322	\$710,763
83,028	49,701	149,858	138,936
1,548,900	2,027,000	1,870,200	3,136,000
14,886,131	9,573,873	3,366,390	5,204,668
—	—	242,968	—
—	31,094	—	27,966
—	—	867	—
—	—	—	—
—	—	—	1,541,000
—	—	23,259	48,578
—	—	—	—
319,900	591,964	412,810	269,805
155,696	460,379	289,803	144,235
474,164	163,065	143,822	166,155
—	—	—	395,800
201,061	139,816	—	44,289
7,772	11,129	554	2,708
721,973	44,644	2,524	53,508
384,361	471,363	244,184	417,507
—	—	10,678	2,500
2,250	—	3,659	1,500
5,361	10,637	2,550	879
103	6,167	20,562	20,791
\$19,213,150	\$13,823,713	\$7,635,010	\$12,327,088

	BOSTON	
	ROXBURY- HIGHLAND CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$4,111,382	\$7,201,209
Direct reduction — 90% valuation	87,575	348,200
V.A. loans	247,270	325,768
Federal Housing Administration, Title II	—	—
Statutory common form	7,825	—
Principal payments suspended	24,060	—
Other real estate	—	—
Participation	113,556	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	—	14,490
Federal Housing Administration, Title I loans	—	—
Personal loans	—	—
Insurance and taxes paid on mortgaged property	76	—
Loans on shares and deposits:		
Serial	13,550	114,100
Paid-up certificates	20,200	189,350
Savings	14,655	—
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	41,794	—
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	5,935	—
Share Insurance Fund	8,301	4,172
Due from Co-operative Central Bank	47,814	83,702
Investments:		
U. S. Government obligations, direct and fully guaranteed	376,244	425,885
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	67,200	129,100
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	241,204	505,457
Prepaid expenses	4,121	892
Other assets	118	281
TOTAL ASSETS	\$5,432,880	\$9,342,606
LIABILITIES		
Capital:		
Dues capital	\$380,850	\$2,114,758
Profits capital	70,591	359,395
Paid-up share certificates	1,387,000	4,999,200
Savings share accounts	2,897,247	539,996
Dividend savings accounts	26,871	—
Club accounts	—	—
Suspended share accounts	11	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	59,015	30,555
Reserves:		
Guaranty fund	253,597	377,708
Surplus	93,921	229,543
Other reserves	90,821	309,117
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	15	68,064
Due on uncompleted loans	3,500	3,400
Borrowers' accumulations for taxes	158,670	297,523
Reserve for Federal Income Taxes	—	3,000
Reserve for State excise	2,200	2,615
Unearned discount	—	2,684
Other liabilities	8,571	5,050
TOTAL LIABILITIES	\$5,432,880	\$9,342,606

BOSTON		BRAINTREE	BRIDGE-WATER
VOLUNTEER CO-OPERATIVE BANK	WORKINGMENS CO-OPERATIVE BANK	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
\$8,850	\$7,976	—	—
18,619,570	49,483,487	\$11,959,012	\$1,790,547
199,122	802,392	979,174	94,031
3,475,242	8,231,546	688,261	71,265
1,470,966	5,360,825	—	—
—	1,096,006	114,794	—
—	1,455,564	13,713	15,133
11,244	558,669	—	—
1,064,197	3,386,497	425,432	—
—	4,856,026	—	—
—	4,280,006	—	—
3,019	305,410	—	21,312
—	153,670	—	—
—	548,352	43,588	—
886	32,017	—	—
53,235	235,673	66,450	13,261
155,425	625,960	124,000	29,245
151,800	519,455	54,475	21,523
—	—	—	—
42,925	5,800	—	—
—	43,485	—	—
81,236	54,921	194,129	18,606
27,174	168,358	4,099	250
78,485	149,155	1,931	2,046
265,564	855,305	144,766	22,391
2,134,448	6,369,183	599,906	387,611
—	70,250	—	—
—	60,121	—	—
50,000	1,119,200	181,500	—
—	—	—	—
2,382,718	186,666	—	—
6,873	2,006,068	947,729	123,947
227,153	44,778	—	1,143
—	87,296	24,118	—
\$30,510,132	\$93,160,117	\$16,567,077	\$2,612,311
\$1,216,638	\$3,964,547	\$1,417,587	\$246,175
245,790	929,957	275,830	44,387
14,259,200	35,925,200	8,220,800	983,000
10,242,206	40,611,611	4,758,345	926,079
860,887	—	49,812	66,524
—	145,759	—	11,239
5,420	598	305	110
—	—	—	—
—	—	—	—
91,457	582,006	102,868	41,343
1,695,840	2,940,245	455,379	84,699
281,433	2,026,639	385,448	29,184
439,490	557,508	329,423	74,754
—	1,600,000	—	—
4,234	75,434	558	314
22,663	1,421,054	155,567	22,992
1,091,151	1,976,423	386,852	75,086
17,267	253	5,543	—
7,040	15,257	—	—
834	353,006	5,617	5,157
28,582	34,620	17,143	1,268
\$30,510,132	\$93,160,117	\$16,567,077	\$2,612,311

	BROCKTON	BROOKLINE
	CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$18,356,433	\$4,956,556
Direct reduction — 90% valuation	1,617,004	192,698
V.A. loans	1,432,231	441,837
Federal Housing Administration, Title II	724,571	—
Statutory common form	97,958	22,800
Principal payments suspended	50,525	13,941
Other real estate	34,698	—
Participation	87,710	263,516
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	46,999	38,201
Federal Housing Administration, Title I loans	—	—
Personal loans	29,289	—
Insurance and taxes paid on mortgaged property	48	—
Loans on shares and deposits:		
Serial	195,450	30,790
Paid-up certificates	104,100	33,305
Savings	87,400	69,175
Dividend savings	—	—
Loans on collateral of other institutions	—	1,000
Real estate held by foreclosure and in possession	12,464	13,816
Bank building	149,528	61,186
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	42,223	2,641
Share Insurance Fund	3,012	452
Due from Co-operative Central Bank	228,841	63,644
Investments:		
U. S. Government obligations, direct and fully guaranteed	2,048,440	317,819
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	299,100	83,400
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	333,801	482,766
Prepaid expenses	341	543
Other assets	33,013	742
TOTAL ASSETS	\$26,015,179	\$7,090,828
LIABILITIES		
Capital:		
Dues capital	\$3,001,627	\$551,878
Profits capital	658,437	104,800
Paid-up share certificates	7,146,600	1,912,400
Savings share accounts	11,554,744	3,663,635
Dividend savings accounts	—	—
Club accounts	61,454	8,138
Suspended share accounts	30	187
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	77,588	—
Reserves:		
Guaranty fund	880,040	318,096
Surplus	805,003	131,947
Other reserves	559,183	114,881
Notes payable	200,000	—
Dividends declared	—	58,515
Credits of members not applied	3,099	524
Due on uncompleted loans	393,918	10,085
Borrowers' accumulations for taxes	620,545	194,071
Reserve for Federal Income Taxes	8,925	3,015
Reserve for State excise	5,000	1,400
Unearned discount	11,052	5,774
Other liabilities	27,934	11,482
TOTAL LIABILITIES	\$26,015,179	\$7,090,828

BROOKLINE		CAMBRIDGE	
CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK	NORTH CAMBRIDGE CO-OPERATIVE BANK
—	—	—	—
\$3,571,867	\$4,625,553	\$1,938,498	\$10,957,823
80,881	56,252	—	550,724
407,301	327,526	14,760	708,824
205,248	—	—	151,765
126,913	—	15,508	166,646
—	17,446	—	—
—	—	—	172,783
338,474	264,929	—	539,061
1,218,594	465,532	—	486,897
219,819	220,805	—	406,377
—	—	21,200	81,064
—	—	—	—
28,439	—	—	49,795
—	—	—	—
14,420	26,015	8,725	15,905
14,450	36,850	24,025	55,705
103,074	74,325	5,130	64,720
—	—	—	—
—	—	650	—
131,014	—	—	653,308
—	292	—	16,000
52,462	7,973	1,351	—
—	749	349	42,800
63,478	55,413	2,151	3,547
—	—	21,701	173,475
853,680	585,520	237,815	2,043,991
—	—	—	—
71,100	55,000	29,200	131,500
—	20,000	—	—
—	—	—	—
216,644	213,010	51,725	456,442
21,467	19,012	746	—
14,027	11,084	3,007	10,971
\$7,753,352	\$7,083,286	\$2,376,541	\$17,940,123
—	—	—	—
\$231,937	\$317,201	\$268,164	\$430,953
44,145	77,096	53,918	77,105
1,598,200	1,335,800	953,400	5,328,200
3,951,150	4,829,719	816,873	9,035,769
—	—	—	382,837
4,775	21,080	—	40,937
—	129	—	10
—	—	—	—
1,358,000	—	—	829,600
—	—	—	60,897
—	—	—	—
135,608	114,371	72,069	413,811
44,926	30,793	51,788	372,971
93,138	60,000	65,314	370,783
—	—	—	100,000
—	67,900	11,330	—
410	520	32	16,055
3,300	52,500	6,000	30,088
195,604	144,263	71,708	387,085
—	—	651	—
797	1,500	810	—
56,219	28,797	2,651	51,348
35,143	1,617	1,833	11,674
\$7,753,352	\$7,083,286	\$2,376,541	\$17,940,123

	CAMBRIDGE	CANTON
	RELIANCE CO-OPERATIVE BANK	CANTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$18,011,222	\$5,405,445
Direct reduction — 90% valuation	854,617	749,202
V.A. loans	356,355	270,497
Federal Housing Administration, Title II	—	78,496
Statutory common form	264,689	1,690
Principal payments suspended	—	32,407
Other real estate	94,946	64,572
Participation	928,350	81,842
Out of state — V.A.	756,028	—
Out of state — F.H.A.	1,166,749	—
Home modernization loans	71,782	63,858
Federal Housing Administration, Title I loans	—	—
Personal loans	45,053	—
Insurance and taxes paid on mortgaged property	48	—
Loans on shares and deposits:		
Serial	76,661	32,300
Paid-up certificates	28,269	39,665
Savings	129,340	49,255
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	28,771	—
Bank building	222,296	19,110
Alterations to leased quarters	2,000	—
Furniture, fixtures and equipment	4,566	16,234
Share Insurance Fund	54,735	1,336
Due from Co-operative Central Bank	235,392	66,174
Investments:		
U. S. Government obligations, direct and fully guaranteed	2,277,492	574,240
Other bonds and notes legal for reserve	215,562	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	300,500	80,100
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	199,745	372,114
Prepaid expenses	4,957	1,700
Other assets	57,328	—
TOTAL ASSETS	\$26,387,453	\$8,000,237
LIABILITIES		
Capital:		
Dues capital	\$1,082,288	\$436,119
Profits capital	206,487	83,374
Paid-up share certificates	3,850,400	2,451,200
Savings share accounts	18,002,852	4,135,081
Dividend savings accounts	—	—
Club accounts	10,214	—
Suspended share accounts	—	5,789
Matured share accounts	1,996	—
Term deposit accounts	—	—
Net undivided earnings	91,317	95,375
Reserves:		
Guaranty fund	901,698	235,930
Surplus	544,667	68,290
Other reserves	605,785	201,155
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	302	—
Due on uncompleted loans	465,401	118,421
Borrowers' accumulations for taxes	540,173	160,145
Reserve for Federal Income Taxes	11,478	1,495
Reserve for State excise	5,838	596
Unearned discount	51,003	4,817
Other liabilities	15,554	2,450
TOTAL LIABILITIES	\$26,387,453	\$8,000,237

CHELSEA		CHESTER	CHICOPEE
CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
\$5,000	—	\$29,500	—
2,409,914	\$3,564,141	915,787	\$2,443,802
—	598,137	—	309,720
385,297	517,498	—	273,906
331,665	185,499	—	120,162
21,963	—	—	9,000
16,478	—	—	474
—	35,658	—	70,004
—	154,918	—	182,883
—	—	—	—
17,994	5,898	—	40,890
—	96,775	—	—
32,447	—	—	47,485
—	—	140	—
28,365	7,735	2,860	11,142
17,180	71,195	1,620	16,410
25,400	53,805	3,050	19,860
—	—	—	—
2,350	—	—	—
3,574	22,729	—	—
—	74,716	7,365	70,461
—	—	—	—
7,139	16,150	644	12,421
1	17,902	129	3,266
34,881	53,711	9,879	37,751
281,550	213,278	100,000	144,916
—	279,591	—	—
—	—	—	—
52,900	78,500	—	49,000
—	—	—	—
191,142	124,654	37,493	273,922
790	3,152	—	4,676
2,552	1,419	—	—
\$3,868,582	\$6,177,061	\$1,108,467	\$4,142,151
\$475,705	\$329,690	\$96,737	\$331,290
94,011	63,120	17,994	60,232
1,309,000	1,873,400	417,600	1,027,400
1,424,617	3,114,284	438,438	2,260,755
—	—	—	—
16,822	24,400	—	4,214
—	—	—	34
—	—	—	—
—	—	16,311	—
149,664	197,638	31,141	123,347
143,329	95,438	7,423	39,508
62,376	118,756	45,309	109,368
10,000	75,000	—	—
29,491	52,271	—	79,745
46	325	153	163
—	33,921	16,876	2,771
141,185	171,882	19,573	86,068
501	1,048	253	—
880	567	—	—
5,993	15,699	—	15,016
4,962	9,622	659	2,240
\$3,868,582	\$6,177,061	\$1,108,467	\$4,142,151

	COHASSET	CONCORD
	PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,450	\$1,800
Direct reduction	4,266,110	14,200,798
Direct reduction — 90% valuation	187,489	1,303,032
V.A. loans	407,783	496,885
Federal Housing Administration, Title II	277,374	11,030
Statutory common form	4,240	293,597
Principal payments suspended	12,866	62,703
Other real estate	9,184	17,404
Participation	—	268,428
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	18,247	72,507
Federal Housing Administration, Title I loans	—	30,483
Personal loans	9,328	142,017
Insurance and taxes paid on mortgaged property	192	—
Loans on shares and deposits:		
Serial	23,813	115,320
Paid-up certificates	73,338	325,090
Savings	73,784	76,015
Dividend savings	—	—
Loans on collateral of other institutions	300	9,105
Real estate held by foreclosure and in possession	9,587	29
Bank building	—	68,638
Alterations to leased quarters	511	—
Furniture, fixtures and equipment	6,051	42,746
Share Insurance Fund	4,645	—
Due from Co-operative Central Bank	55,875	174,343
Investments:		
U. S. Government obligations, direct and fully guaranteed	375,843	1,144,258
Other bonds and notes legal for reserve	20,149	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	64,700	198,200
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	175,527	964,657
Prepaid expenses	2,510	—
Other assets	—	22,247
TOTAL ASSETS	\$6,081,896	\$20,041,332
LIABILITIES		
Capital:		
Dues capital	\$421,007	\$1,988,335
Profits capital	83,839	370,512
Paid-up share certificates	2,090,800	8,959,000
Savings share accounts	2,651,559	6,143,009
Dividend savings accounts	113,797	—
Club accounts	5,133	8,243
Suspended share accounts	300	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	—	190,550
Reserves:		
Guaranty fund	174,701	489,299
Surplus	187,409	273,954
Other reserves	118,808	483,832
Notes payable	—	—
Dividends declared	55,014	—
Credits of members not applied	20,871	1,418
Due on uncompleted loans	13,348	578,682
Borrowers' accumulations for taxes	136,034	509,388
Reserve for Federal Income Taxes	2,228	—
Reserve for State excise	1,400	2,800
Unearned discount	4,255	34,477
Other liabilities	3,393	7,833
TOTAL LIABILITIES	\$6,081,896	\$20,041,332

DANVERS	DEDHAM	DIGHTON	EAST BRIDGEWATER
DANVERS CO-OPERATIVE BANK	DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK	EAST BRIDGEWATER CO-OPERATIVE BANK
— \$2,681,636 395,894 104,446 — — 26,653 — 20,182 — — 36,370 40,905 46,115 — 13,300 8,661 3,000 — 1,792 1,162 38,365 — 368,350 — 52,300 — 311,569 1,425 —	— \$7,685,268 38,501 1,533,129 — 204,192 3,024 195,381 — 51,699 — 39,882 91 81,220 103,695 103,415 — 6,820 — 61,393 — 6,139 6,724 102,616 801,208 — 138,100 — 1,051 477,618 1,570 65	— \$1,897,236 110,180 11,875 — — 18,771 — — 3,472 — 490 — 11,866 19,016 9,349 — 8,527 14,609 3,740 — 1 1 22,110 98,544 50,000 — 35,300 — 126,795 157 —	— \$1,467,564 172,635 37,529 — — 5,975 — — 26,678 — 35,118 — 16,840 35,146 14,359 — — 347 — 3,496 123 18,057 140,387 — 15,500 — 44,391 273 79
\$4,152,125	\$11,642,801	\$2,442,039	\$2,034,497
\$660,504 123,659 1,525,200 1,281,444 — 794 13,379 41,269 188,971 203,210 — — 64 10,000 99,697 — 1,400 — 2,534	\$1,038,244 201,336 3,545,400 5,465,449 — — — — 460,098 312,138 196,007 — 104,314 3,154 49,396 246,762 — 8,786 11,717	\$134,193 24,433 1,141,400 761,514 104,381 15,278 165 — 7,072 94,946 43,694 62,410 — — 6,700 40,338 2,655 — 570 2,290	\$217,206 40,515 822,600 703,980 — 15,475 157 — 6,279 65,834 24,300 35,032 30,000 — 271 9,258 55,936 — 7,395 259
\$4,152,125	\$11,642,801	\$2,442,039	\$2,034,497

	EAST- HAMPTON	EASTON
	EASTHAMPTON CO-OPERATIVE BANK	THE NORTH EASTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,469,143	\$4,257,520
Direct reduction — 90% valuation	57,814	60,090
V.A. loans	100,264	20,555
Federal Housing Administration, Title II		
Statutory common form	—	—
Principal payments suspended	—	—
Other real estate	—	—
Participation	—	35,903
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	25,920	34,309
Federal Housing Administration, Title I loans	—	—
Personal loans	73,865	107,732
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	3,688	52,415
Paid-up certificates	28,537	28,645
Savings	21,619	69,600
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	2,304	—
Furniture, fixtures and equipment	13,151	4,107
Share Insurance Fund	2,675	618
Due from Co-operative Central Bank	19,855	46,882
Investments:		
U. S. Government obligations, direct and fully guaranteed	237,405	186,174
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	31,600	61,600
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	96,529	389,566
Prepaid expenses	620	958
Other assets	—	—
TOTAL ASSETS	\$2,184,989	\$5,356,674
LIABILITIES		
Capital:		
Dues capital	\$168,907	\$663,293
Profits capital	31,627	149,067
Paid-up share certificates	533,000	1,704,800
Savings share accounts	1,155,689	2,193,064
Dividend savings accounts	—	—
Club accounts	16,041	14,342
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	5,340	—
Reserves:		
Guaranty fund	64,443	127,309
Surplus	27,516	119,854
Other reserves	85,158	66,090
Notes payable	—	—
Dividends declared	—	88,184
Credits of members not applied	349	184
Due on uncompleted loans	14,428	91,289
Borrowers' accumulations for taxes	63,635	117,723
Reserve for Federal Income Taxes	321	1,654
Reserve for State excise	376	952
Unearned discount	14,694	18,336
Other liabilities	2,865	533
TOTAL LIABILITIES	\$2,184,989	\$5,356,674

EVERETT		FALL RIVER	
EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLES CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
—	—	\$29,600	—
\$9,660,894	\$4,121,194	7,966,422	\$11,362,141
1,062,844	—	681,623	927,277
902,988	18,512	72,414	185,750
463,723	—	—	12,269
189,640	—	160,842	210,789
—	3,102	14,100	35,609
38,221	—	26,413	—
621,817	—	135,232	67,556
—	—	—	—
—	—	—	—
58,338	—	76,602	54,583
—	—	—	—
31,115	—	147,287	130,496
—	—	278	—
—	—	—	—
28,550	30,125	59,950	66,577
35,135	35,375	41,250	57,240
114,015	94,705	54,690	117,317
—	—	—	—
—	—	—	—
106,089	—	143,310	142,431
—	—	—	—
13,174	26,690	26,510	32,783
1,787	909	1,300	22,225
130,776	44,643	100,166	135,948
—	—	—	—
488,559	40,000	1,141,925	1,294,775
—	—	—	—
159,500	49,200	124,000	154,900
—	—	—	—
891,439	503,152	129,141	809,752
—	928	1,056	4,595
—	—	611	4,049
\$14,998,604	\$4,968,535	\$11,134,722	\$15,829,062
—	—	—	—
\$958,571	\$367,755	\$1,365,533	\$1,456,859
189,468	68,089	250,352	290,976
2,961,800	1,078,400	3,335,400	4,379,000
8,794,918	2,892,646	4,487,565	7,417,640
—	—	—	—
—	24,221	6,394	8,088
—	—	164	3
—	—	—	—
—	—	—	202,000
46,899	33,066	83,350	49,391
—	—	—	—
477,466	107,887	581,254	627,027
352,772	99,365	430,574	634,204
321,466	145,162	54,881	79,186
200,000	60,000	—	—
—	—	—	—
2,994	1	287	—
352,842	—	253,922	294,120
314,451	87,032	234,820	329,821
—	—	—	12,260
2,047	—	2,311	2,413
15,544	—	34,871	26,894
7,366	4,911	13,044	19,180
\$14,998,604	\$4,968,535	\$11,134,722	\$15,829,062

	FALMOUTH	FITCHBURG
	THE FALMOUTH CO-OPERATIVE BANK	FIDELITY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$11,138,465	\$20,735,601
Direct reduction — 90% valuation	281,868	2,429,787
V.A. loans	14,656	3,072,857
Federal Housing Administration, Title II		
Statutory common form	204,365	68,716
Principal payments suspended	26,016	40,000
Other real estate		70,965
Participation	704,509	557,323
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	53,422	248,441
Federal Housing Administration, Title I loans		—
Personal loans	252,410	—
Insurance and taxes paid on mortgaged property	92	300
Loans on shares and deposits:		
Serial	17,833	65,095
Paid-up certificates	90,293	115,645
Savings	181,435	72,440
Dividend savings	—	—
Loans on collateral of other institutions	7,371	3,050
Real estate held by foreclosure and in possession		22,657
Bank building	233,489	108,775
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	72,638	37,664
Share Insurance Fund	5,317	17,750
Due from Co-operative Central Bank	105,345	281,923
Investments:		
U. S. Government obligations, direct and fully guaranteed	479,217	2,602,521
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	197,916
Federal Home Loan Bank stock	—	323,200
Shares in other co-operative banks	—	20,000
Bank stocks	146,872	—
Cash and due from banks	793,398	1,098,938
Prepaid expenses	6,965	253
Other assets	4,751	24,124
TOTAL ASSETS	\$14,820,727	\$32,215,941
LIABILITIES		
Capital:		
Dues capital	\$340,605	\$1,152,122
Profits capital	62,409	245,795
Paid-up share certificates	6,455,400	12,632,600
Savings share accounts	6,559,184	14,503,390
Dividend savings accounts	141,264	—
Club accounts	4,173	—
Suspended share accounts	6	—
Matured share accounts	—	2,203
Term deposit accounts	—	—
Net undivided earnings	53,569	229,824
Reserves:		
Guaranty fund	170,901	867,921
Surplus	198,894	720,150
Other reserves	157,522	927,222
Notes payable	280,000	—
Dividends declared	—	—
Credits of members not applied	—	33,614
Due on uncompleted loans	251,301	183,973
Borrowers' accumulations for taxes	116,844	634,242
Reserve for Federal Income Taxes	—	22,917
Reserve for State excise	—	4,305
Unearned discount	26,744	47,405
Other liabilities	1,911	8,258
TOTAL LIABILITIES	\$14,820,727	\$32,215,941

FRAMINGHAM		FRANKLIN	GARDNER
FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
—	\$5,200	—	\$24,940
\$22,040,366	6,453,359	\$3,186,855	2,059,583
534,251	138,638	—	193,190
4,294,159	315,445	331,914	672,076
4,541,584	326,943	—	—
493,579	18,860	—	—
101,868	232,751	2,151	2,236
—	43,143	—	14,000
1,627,335	266,270	—	—
—	—	—	—
715	35,283	10,420	22,999
339,027	—	—	—
96,356	—	—	5,881
—	47	—	—
35,950	5,020	33,395	32,225
101,055	16,364	35,020	8,715
96,075	46,312	23,925	13,736
—	—	—	—
301	—	—	31,728
330,512	140,731	9,648	18,351
—	—	—	—
54,814	35,265	357	2,225
1	11,311	474	430
355,948	83,209	35,722	33,310
3,378,078	99,102	169,034	115,000
34,050	850,000	—	—
398,600	95,000	44,200	50,200
20,000	—	—	—
1,201,758	78,537	312,496	326,014
4,886	2,690	567	—
2,565	—	—	82
\$40,283,833	\$9,299,480	\$4,196,178	\$3,626,921
\$691,794	\$290,636	\$452,692	\$637,997
136,051	51,273	76,227	127,811
6,302,000	3,146,600	1,458,400	1,080,000
23,844,300	4,576,750	1,677,177	1,257,245
276,222	114,478	13,428	—
24,080	1,157	13,721	3,684
448	6	10	3
—	—	—	—
3,532,328	32,792	59,870	6,418
—	—	—	—
1,149,058	239,125	121,173	177,317
515,595	98,695	61,743	237,720
1,279,444	235,875	145,292	—
384,831	—	—	—
1,105	—	990	1,801
1,185,504	292,357	33,943	3,044
767,296	207,400	70,738	86,272
21,939	—	—	300
13,453	1,000	—	324
64,705	3,791	2,343	3,601
93,680	7,545	8,431	3,384
\$40,283,833	\$9,299,480	\$4,196,178	\$3,626,921

	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$23,730
Direct reduction	\$2,549,283	10,407,715
Direct reduction — 90% valuation	338,787	1,150,564
V.A. loans	785,137	1,257,010
Federal Housing Administration, Title II	559,970	46,242
Statutory common form	—	107,796
Principal payments suspended	7,937	23,000
Other real estate	2,795	8,968
Participation	—	391,423
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	53,899	93
Federal Housing Administration, Title I loans	33,461	—
Personal loans	170,647	60,338
Insurance and taxes paid on mortgaged property	—	76
Loans on shares and deposits:		
Serial	36,285	73,840
Paid-up certificates	57,035	165,395
Savings	18,451	84,605
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	3,591
Bank building	14,939	77,782
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	4,626	13,481
Share Insurance Fund	631	8,198
Due from Co-operative Central Bank	47,340	139,617
Investments:		
U. S. Government obligations, direct and fully guaranteed	301,893	1,223,565
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	55,700	180,200
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	414,663	693,686
Prepaid expenses	—	744
Other assets	4,806	—
TOTAL ASSETS	\$5,458,285	\$16,141,659
LIABILITIES		
Capital:		
Dues capital	\$828,382	\$1,505,860
Profits capital	159,298	292,372
Paid-up share certificates	1,795,400	4,912,800
Savings share accounts	2,035,993	6,708,660
Dividend savings accounts	—	—
Club accounts	9,212	43,548
Suspended share accounts	—	—
Matured share accounts	29,293	—
Term deposit accounts	—	700,600
Net undivided earnings	36,941	53,591
Reserves:		
Guaranty fund	191,299	606,175
Surplus	138,467	559,735
Other reserves	67,846	303,059
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	4,584	1,147
Due on uncompleted loans	6,264	124,674
Borrowers' accumulations for taxes	112,403	309,955
Reserve for Federal Income Taxes	1,389	8,000
Reserve for State excise	700	2,696
Unearned discount	33,643	22
Other liabilities	7,171	8,765
TOTAL LIABILITIES	\$5,458,285	\$16,141,659

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
\$7,000	\$3,900	\$1,900	\$8,050
2,857,563	1,885,269	13,027,036	14,770,410
300,523	88,952	1,507,538	670,432
110,339	150,601	2,316,440	240,188
—	—	—	12,538
4,700	6,320	80,844	—
—	—	125,846	52,313
—	—	261,491	133,472
—	—	718,078	799,592
—	—	—	—
10,122	487	166,508	10,126
2,126	3,180	—	77,491
4,859	2,555	187,566	14,528
—	—	—	—
27,105	37,897	106,495	97,760
9,665	4,050	115,280	117,235
16,830	37,287	142,135	116,180
—	—	—	—
—	—	85,140	8,348
42,480	22,969	223,919	—
—	—	—	91,221
10,676	2,723	35,657	51,214
1	2,781	5,000	—
35,775	23,816	188,790	178,072
498,878	249,090	1,830,109	1,123,627
—	—	—	—
—	21,200	173,500	232,600
—	—	60,000	—
121,189	116,617	164,877	510,000
723	—	736	302,024
—	8	—	3,069
—	—	—	2,095
\$4,060,554	\$2,659,702	\$21,524,885	\$19,622,585
\$588,580	\$314,514	\$1,724,829	\$1,410,562
126,642	57,786	315,863	289,168
1,313,400	518,400	6,160,400	6,364,200
1,291,992	1,444,366	10,737,181	7,852,154
—	—	—	—
10,800	—	—	—
—	—	—	—
3,000	—	26,500	1,329,000
—	—	306,127	—
280,156	102,752	665,825	838,989
216,222	82,139	152,448	307,828
—	39,752	600,219	625,587
—	—	—	—
57,083	51,429	—	186,725
25	—	—	3,766
41,686	8,928	307,916	101,918
122,770	36,797	438,587	277,408
2,600	—	10,204	7,035
800	—	—	4,400
2,667	625	69,386	15,038
2,131	2,214	9,400	8,807
\$4,060,554	\$2,659,702	\$21,524,885	\$19,622,585

	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$4,078,729	\$4,100,054
Direct reduction — 90% valuation	189,137	237,006
V.A. loans	40,492	28,868
Federal Housing Administration, Title II	9,417	—
Statutory common form	850	—
Principal payments suspended	—	2,573
Other real estate	12,898	11,421
Participation	235,915	30,000
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	26,514	—
Federal Housing Administration, Title I loans	—	—
Personal loans	1,307	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	38,375	31,600
Paid-up certificates	47,780	82,426
Savings	86,700	56,145
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	15,204
Alterations to leased quarters	12,000	—
Furniture, fixtures and equipment	12,528	2,222
Share Insurance Fund	337	606
Due from Co-operative Central Bank	48,444	45,285
Investments:		
U. S. Government obligations, direct and fully guaranteed	400,014	299,179
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	45,000	57,500
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	202,195	252,055
Prepaid expenses	1,661	1,050
Other assets	7,819	—
TOTAL ASSETS	\$5,498,112	\$5,253,194
LIABILITIES		
Capital:		
Dues capital	\$444,505	\$393,349
Profits capital	85,272	76,220
Paid-up share certificates	2,040,800	1,602,400
Savings share accounts	2,037,658	2,485,332
Dividend savings accounts	—	—
Club accounts	—	5,355
Suspended share accounts	—	40
Matured share accounts	—	—
Term deposit accounts	296,000	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	122,188	214,039
surplus	373	69,955
Other reserves	123,586	69,653
Notes payable	150,000	100,000
Dividends declared	24,142	44,887
Credits of members not applied	1,092	651
Due on uncompleted loans	58,188	73,597
Borrowers' accumulations for taxes	105,066	114,435
Reserve for Federal Income Taxes	498	—
Reserve for State excise	1,127	—
Unearned discount	—	—
Other liabilities	7,617	3,281
TOTAL LIABILITIES	\$5,498,112	\$5,253,194

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	THE HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
—	—	—	—	—
\$3,787,815	\$2,788,001	\$2,008,556	\$4,864,160	\$3,558,618
300,821	247,271	12,858	243,123	103,130
265,966	66,444	132,690	210,566	218,932
—	—	36,246	50,552	—
7,208	8,000	2,250	—	—
10,008	—	—	3,568	—
38,999	7,856	11,136	—	—
—	121,914	48,522	82,674	238,300
—	—	—	—	—
20,558	19,280	12,052	—	42,672
—	—	—	—	—
8,992	53,495	13,464	91,319	533
—	—	—	59	600
9,193	12,645	7,225	13,925	19,515
90,909	1,595	7,975	48,155	145,040
30,705	105,005	15,825	42,000	93,775
—	—	—	—	—
—	—	—	—	—
9,735	—	42,413	22,966	9,450
—	32	—	31,712	—
12,655	10,318	2,577	—	—
939	10,977	13,450	21,502	11,307
46,830	36,256	25,789	765	1,802
—	—	—	57,559	44,343
452,825	464,482	220,247	—	—
—	—	—	339,091	—
265,000	—	39,710	—	—
52,800	44,200	32,200	75,700	39,100
—	—	—	—	—
108,947	122,313	85,581	430,432	606,210
2,961	—	983	5,782	18,455
7,292	—	682	—	—
\$5,531,158	\$4,120,084	\$2,772,431	\$6,635,610	\$5,151,782
—	—	—	—	—
\$239,994	\$214,377	\$200,365	\$338,463	\$258,942
47,008	41,058	40,291	60,424	52,854
3,144,800	539,400	299,000	3,256,200	1,657,000
1,545,754	2,893,389	1,843,177	2,018,311	2,569,632
—	—	—	91,517	—
9,763	6,957	5,181	48,736	24,625
44	29	80	430	—
—	—	—	—	—
36,959	15,106	7,247	—	91,321
—	—	—	—	—
161,507	116,344	70,367	182,180	86,668
47,216	53,790	21,673	154,809	153,411
142,917	130,013	60,980	155,433	—
—	—	150,000	—	—
—	216	61	59,701	—
28,059	5,333	3,333	1,427	—
118,316	89,727	65,377	88,353	109,475
912	1,514	—	158,786	131,362
250	1,000	—	2,034	1,312
4,930	10,519	3,862	1,419	2,683
2,729	1,312	1,437	10,044	8,881
—	—	—	7,343	3,616
\$5,531,158	\$4,120,084	\$2,772,431	\$6,635,610	\$5,151,782

	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$700
Direct reduction	\$4,326,613	4,484,299
Direct reduction — 90% valuation	655,992	288,216
V.A. loans	51,627	456,929
Federal Housing Administration, Title II	—	—
Statutory common form	50,880	19,720
Principal payments suspended	65,351	—
Other real estate	40,839	—
Participation	30,000	96,120
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	58,457	23,914
Federal Housing Administration, Title I loans	—	53,050
Personal loans	55,723	58,459
Insurance and taxes paid on mortgaged property	—	71
Loans on shares and deposits:		
Serial	28,504	28,377
Paid-up certificates	13,885	66,875
Savings	66,638	41,489
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	18,793	—
Alterations to leased quarters	—	1,629
Furniture, fixtures and equipment	8,574	3,946
Share Insurance Fund	1,103	9,822
Due from Co-operative Central Bank	55,746	60,540
Investments:		
U. S. Government obligations, direct and fully guaranteed	712,196	389,341
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	587
Federal Home Loan Bank stock	57,700	77,200
Shares in other co-operative banks	—	—
Bank stocks	—	285,000
Cash and due from banks	89,658	112,655
Prepaid expenses	3,006	2,478
Other assets	—	3,228
TOTAL ASSETS	\$6,391,285	\$6,564,645
LIABILITIES		
Capital:		
Dues capital	\$557,769	\$455,894
Profits capital	105,720	91,341
Paid-up share certificates	1,138,800	2,713,600
Savings share accounts	3,784,373	2,127,203
Dividend savings accounts	—	90,158
Club accounts	—	6,139
Suspended share accounts	—	45
Matured share accounts	—	—
Term deposit accounts	—	199,800
Net undivided earnings	19,891	19,566
Reserves:		
Guaranty fund	186,672	218,443
Surplus	252,705	1,072
Other reserves	119,049	179,510
Notes payable	—	300,000
Dividends declared	—	—
Credits of members not applied	3,047	77
Due on uncompleted loans	43,570	11,066
Borrowers' accumulations for taxes	151,069	123,757
Reserve for Federal Income Taxes	4,000	1,010
Reserve for State excise	1,435	—
Unearned discount	19,783	21,689
Other liabilities	3,402	4,275
TOTAL LIABILITIES	\$6,391,285	\$6,564,645

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
—	—	\$4,100	—	\$183,850
\$9,950,160	\$9,251,906	1,518,561	\$5,260,621	15,766,162
816,457	893,717	52,127	555,676	174,338
799,159	616,891	15,774	352,730	1,004,688
163,459	—	—	5,811	40,949
191,116	88,854	—	—	17,087
371,309	131,334	—	9,150	88,782
44,999	69,613	—	28,539	89,433
118,655	—	—	—	—
—	—	—	—	—
60,269	—	—	49,939	—
107,996	73,118	—	49,207	—
—	312	—	—	316
62,834	40,705	9,202	30,245	135,010
51,798	92,390	8,650	21,835	161,370
67,729	88,068	6,805	38,857	41,015
3,300	—	—	—	—
—	—	—	—	3,046
413,761	27,878	—	23,715	29,873
—	—	1,816	—	—
36,743	3,918	1,580	6,451	36,829
1,775	5,723	231	861	33,294
139,486	119,351	17,206	66,515	184,680
973,000	372,920	59,232	367,778	1,179,960
150,000	299,311	—	—	—
167,800	183,900	19,100	94,700	284,700
—	—	—	200,000	—
215,289	892,404	164,300	228,230	653,517
12,143	—	—	—	3,591
27,568	—	437	4,944	3,135
\$14,946,805	\$13,252,313	\$1,879,121	\$7,395,804	\$20,115,625
\$1,034,361	\$1,002,230	\$144,164	\$549,185	\$3,187,414
214,050	191,901	28,299	94,863	653,952
3,524,600	3,601,800	809,400	2,268,000	9,844,000
5,826,319	5,603,165	691,866	3,417,562	3,543,916
203,180	—	—	—	—
9,941	—	4,362	2,296	—
785	—	—	—	2,733
—	20,801	—	—	1,009
1,613,402	1,013,648	—	—	—
35,417	—	—	—	59,240
468,020	494,559	49,496	289,321	1,377,243
420,309	479,663	20,336	182,293	722,717
286,422	249,902	47,446	205,070	—
705,000	200,000	—	—	—
—	115,417	16,093	69,999	—
2,259	851	—	1,231	1,333
251,139	24,853	25,867	87,586	179,871
295,223	225,463	38,477	191,230	518,131
—	5,902	639	8,761	15,664
1,720	2,434	400	1,713	—
19,735	10,521	—	16,758	—
34,923	9,203	2,276	9,936	8,402
\$14,946,805	\$13,252,313	\$1,879,121	\$7,395,804	\$20,115,625

	LYNN	MALDEN
	LINCOLN CO-OPERATIVE BANK	FELLSWAY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$100,950	—
Direct reduction	13,772,048	\$4,806,550
Direct reduction — 90% valuation	402,086	51,059
V.A. loans	157,781	11,831
Federal Housing Administration, Title II	—	—
Statutory common form	—	38,951
Principal payments suspended	—	22,210
Other real estate	145,424	—
Participation	156,073	118,381
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	—	6,726
Federal Housing Administration, Title I loans	—	—
Personal loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	137,708	6,695
Paid-up certificates	187,203	62,885
Savings	—	32,810
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	21,542	—
Bank building	140,000	—
Alterations to leased quarters	—	1,677
Furniture, fixtures and equipment	21,000	7,088
Share Insurance Fund	1,000	3,884
Due from Co-operative Central Bank	163,258	53,152
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,289,719	788,257
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	225,000	79,100
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	836,328	273,216
Prepaid expenses	—	468
Other assets	20,197	—
TOTAL ASSETS	\$17,777,317	\$6,364,940
LIABILITIES		
Capital:		
Dues capital	\$2,715,806	\$258,285
Profits capital	550,659	51,487
Paid-up share certificates	11,892,200	2,976,400
Savings share accounts	1,483	1,829,802
Dividend savings accounts	219,458	370,978
Club accounts	—	7,844
Suspended share accounts	5,099	1,166
Matured share accounts	—	403
Term deposit accounts	—	—
Net undivided earnings	72,310	39,576
Reserves:		
Guaranty fund	926,923	192,843
Surplus	741,616	144,016
Other reserves	—	197,332
Notes payable	—	50,000
Dividends declared	—	—
Credits of members not applied	630	—
Due on uncompleted loans	106,254	62,776
Borrowers' accumulations for taxes	488,040	174,819
Reserve for Federal Income Taxes	49,983	3,179
Reserve for State excise	—	1,324
Unearned discount	—	845
Other liabilities	6,856	1,865
TOTAL LIABILITIES	\$17,777,317	\$6,364,940

MALDEN	MANSFIELD	MARBLEHEAD	MARLBOROUGH
MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
—	—	\$82,500	—
\$21,127,237	\$6,705,115	\$3,261,498	\$14,141,724
485,684	703,360	—	408,153
4,924,839	743,001	—	354,378
5,134,009	1,048,940	—	—
105,618	2,700	—	—
93,786	23,326	—	349,909
36,998	26,744	—	177,969
—	—	—	—
—	—	—	—
—	40,934	—	84,626
—	93,795	—	—
2,665	—	—	156
126,835	28,180	34,295	19,680
228,355	68,780	12,862	88,080
277,258	50,165	6,747	127,510
—	1,330	—	—
8,750	—	—	82,865
324,932	27,062	—	124,632
—	—	—	—
190,009	13,202	1,122	77,911
6,527	13,427	—	2,234
328,609	89,504	32,632	164,023
2,910,067	959,722	100,000	100,000
—	—	—	—
371,700	—	38,000	172,600
—	—	—	—
972,958	448,453	415,507	2,217,582
13,982	2,871	673	14,155
30,353	372	—	3,097
\$37,701,171	\$11,090,983	\$3,985,836	\$18,711,884
\$1,983,519	\$539,042	\$808,871	\$601,499
384,115	100,955	174,969	126,584
13,526,000	4,323,600	1,817,600	4,016,200
17,432,645	4,687,993	706,148	12,064,223
—	—	68,594	—
463	24,640	—	—
33,061	—	—	—
—	—	—	—
1,168,965	286,318	140,111	465,947
839,388	185,514	83,560	303,082
995,611	289,632	79,848	531,508
—	—	—	—
359,877	111,102	47,896	47,692
350	16,386	—	2,072
101,218	275,719	—	174,139
860,779	212,326	55,425	367,769
14,240	6,000	2,000	—
—	2,019	400	—
940	20,669	—	—
—	9,068	414	11,169
\$37,701,171	\$11,090,983	\$3,985,836	\$18,711,884

	MEDFORD	
	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,873,467	\$4,274,117
Direct reduction — 90% valuation	—	403,984
V.A. loans	42,828	621,218
Federal Housing Administration, Title II	5,915	—
Statutory common form	—	81,979
Principal payments suspended	15,925	18,648
Other real estate	—	—
Participation	186,989	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	754	62,144
Federal Housing Administration, Title I loans	43,968	—
Personal loans	—	14,181
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	1,080	9,820
Paid-up certificates	17,600	4,350
Savings	55,925	13,155
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	13,432	—
Bank building	—	—
Alterations to leased quarters	1,524	—
Furniture, fixtures and equipment	4,068	10,969
Share Insurance Fund	400	15,698
Due from Co-operative Central Bank	41,551	56,843
Investments:		
U. S. Government obligations, direct and fully guaranteed	236,603	350,659
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	41,300	81,300
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	393,996	335,767
Prepaid expenses	13,081	1,571
Other assets	—	—
TOTAL ASSETS	\$4,990,406	\$6,356,403
LIABILITIES		
Capital:		
Dues capital	\$103,209	\$327,158
Profits capital	23,904	62,460
Paid-up share certificates	745,600	1,401,400
Savings share accounts	3,513,071	3,348,378
Dividend savings accounts	—	215,812
Club accounts	59,542	—
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	180,135	—
Net undivided earnings	12,496	—
Reserves:		
Guaranty fund	67,479	215,466
Surplus	135,559	143,283
Other reserves	—	208,582
Notes payable	—	—
Dividends declared	4,515	55,142
Credits of members not applied	—	—
Due on uncompleted loans	11,042	175,951
Borrowers' accumulations for taxes	126,375	185,381
Reserve for Federal Income Taxes	—	2,507
Reserve for State excise	—	—
Unearned discount	6,772	10,815
Other liabilities	707	4,068
TOTAL LIABILITIES	\$4,990,406	\$6,356,403

MEDFORD		MEDWAY	MELROSE
THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
—	—	—	—
\$5,671,739	\$3,713,859	\$3,150,757	\$8,796,248
—	136,380	339,572	1,211,583
1,144,304	223,877	267,970	740,548
—	—	—	336,296
16,309	33,200	29,500	253,649
—	—	5,048	—
—	24,011	29,299	—
—	29,709	19,213	—
—	—	—	—
18,761	16,904	16,459	—
15,291	—	—	—
23,292	—	—	—
—	—	—	116
63,830	19,749	27,985	31,815
24,555	15,086	27,170	18,770
66,315	36,078	40,485	67,030
—	—	—	—
—	—	—	—
28,500	47,027	17,036	16,150
—	—	—	—
23,178	6,367	1,163	23,850
7,034	908	500	—
77,945	45,213	38,011	120,254
646,900	609,128	179,195	1,054,039
—	—	—	—
—	50,172	—	—
20,000	58,500	50,000	111,300
—	—	—	25,000
658,003	129,852	178,181	679,616
—	1,078	1,896	—
—	—	436	363
\$8,505,956	\$5,197,098	\$4,419,876	\$13,486,627
\$1,085,201	\$485,420	\$292,851	\$704,537
214,807	97,602	56,788	138,440
1,545,800	1,510,000	1,425,400	1,991,400
4,554,258	2,535,926	1,978,630	9,269,108
—	—	—	—
28	20,077	—	—
—	361	—	160
—	—	—	—
—	—	—	—
—	35,387	13,985	47,717
519,582	145,099	132,577	430,371
252,236	82,633	87,613	226,137
32,077	136,975	122,909	342,372
—	—	100,000	—
17,390	—	—	—
333	274	—	—
39,851	4,761	106,390	32,432
226,826	140,758	94,643	285,940
—	—	1,076	3,500
5,800	500	750	3,458
11,767	1,325	3,413	11,055
—	—	2,851	—
\$8,505,956	\$5,197,098	\$4,419,876	\$13,486,627

	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$1,717
Direct reduction	\$823,456	3,547,080
Direct reduction — 90% valuation	9,000	620,328
V.A. loans	11,339	334,180
Federal Housing Administration, Title II	—	72,403
Statutory common form	—	—
Principal payments suspended	—	—
Other real estate	3,580	—
Participation	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	16,497	18,236
Federal Housing Administration, Title I loans	—	—
Personal loans	10,672	20,603
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	9,839	10,904
Paid-up certificates	12,550	22,815
Savings	930	33,313
Dividend savings	—	—
Loans on collateral of other institutions	—	1,500
Real estate held by foreclosure and in possession	—	—
Bank building	—	83,496
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	1,851	5,885
Share Insurance Fund	115	1
Due from Co-operative Central Bank	8,719	50,164
Investments:		
U. S. Government obligations, direct and fully guaranteed	34,252	418,372
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	8,800	56,800
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	97,728	297,668
Prepaid expenses	—	389
Other assets	—	1,751
TOTAL ASSETS	\$1,049,328	\$5,597,605
LIABILITIES		
Capital:		
Dues capital	\$171,597	\$287,099
Profits capital	32,622	52,570
Paid-up share certificates	449,400	2,038,800
Savings share accounts	113,831	2,510,973
Dividend savings accounts	18,706	71,631
Club accounts	—	8,091
Suspended share accounts	111	—
Matured share accounts	—	—
Term deposit accounts	82,462	56,000
Net undivided earnings	11,293	20,246
Reserves:		
Guaranty fund	27,002	159,571
Surplus	13,680	132,896
Other reserves	31,064	94,525
Notes payable	55,000	—
Dividends declared	—	660
Credits of members not applied	252	452
Due on uncompleted loans	5,149	19,192
Borrowers' accumulations for taxes	35,486	137,216
Reserve for Federal Income Taxes	1,250	—
Reserve for State excise	—	1,090
Unearned discount	—	4,470
Other liabilities	423	2,123
TOTAL LIABILITIES	\$1,049,328	\$5,597,605

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	NEW BEDFORD-ACUSHNET CO-OPERATIVE BANK
—	—	—	—	\$1,300
\$15,572,468	\$1,269,848	\$4,326,458	\$31,913,954	8,479,468
461,602	46,326	72,402	—	517,244
129,001	15,708	236,659	351,407	400,718
—	—	—	18,271	—
—	7,201	84,918	953,468	—
74,242	—	53,303	37,357	—
157,107	—	—	—	37,948
21,499	—	63,134	147,706	86,256
—	—	—	—	—
83,584	12,947	47,459	—	86,867
91,419	5,358	8,835	—	17,961
605	37	—	—	—
—	—	—	—	—
26,270	16,303	21,535	71,925	86,400
68,190	21,469	58,830	245,290	160,625
82,190	33,133	65,525	178,340	30,100
—	—	—	—	—
8,507	—	—	—	8,701
99,200	43,500	95,530	326,405	—
—	—	—	—	91,801
25,717	2,780	24,413	39,412	21,954
18,091	2,020	1,000	76,764	—
170,544	15,864	52,324	363,833	102,114
1,059,516	157,083	408,381	3,600,798	639,220
—	—	—	—	349,392
—	—	—	100,000	—
245,900	26,200	63,800	440,000	136,500
—	—	—	—	—
611,530	121,708	209,761	2,238,164	266,376
—	770	2,475	—	—
6,662	841	—	—	—
\$19,013,844	\$1,799,096	\$5,896,742	\$41,103,094	\$11,520,945
—	—	—	—	—
\$651,323	\$219,383	\$350,804	\$1,733,157	\$1,698,766
120,210	39,647	62,039	344,213	347,328
8,824,000	537,600	2,134,600	10,965,400	6,607,800
5,804,341	733,251	2,540,519	21,912,990	932,694
840,852	39,224	—	827,903	9,609
—	—	5,654	9,347	—
—	5	35	—	2,775
—	—	—	—	—
—	11,749	36,636	133,719	—
—	—	—	—	—
644,794	71,817	154,642	1,192,024	661,459
546,465	84,804	96,071	992,382	848,868
575,368	18,371	176,434	889,956	—
350,000	—	220,000	—	—
183,669	—	—	—	74,338
8,683	2	—	3,691	816
107,894	9,894	5,509	1,023,616	65,412
306,017	30,856	105,221	1,050,641	235,882
—	—	1,159	22,500	8,447
5,000	—	—	—	2,396
29,800	762	1,026	—	21,645
15,428	1,731	6,393	1,555	2,710
\$19,013,844	\$1,799,096	\$5,896,742	\$41,103,094	\$11,520,945

	NEWBURY- PORT	NEWTON
	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$35,550	\$2,600
Direct reduction	2,213,838	6,197,390
Direct reduction — 90% valuation	198,561	535,242
V.A. loans	—	166,274
Federal Housing Administration, Title II	—	—
Statutory common form	—	225,992
Principal payments suspended	28,565	12,840
Other real estate	122,784	45,259
Participation	—	369,653
Out of state — V.A.	—	209,047
Out of state — F.H.A.	—	—
Home modernization loans	17,267	27,273
Federal Housing Administration, Title I loans	—	—
Personal loans	12,552	—
Insurance and taxes paid on mortgaged property	64	—
Loans on shares and deposits:		
Serial	16,163	27,480
Paid-up certificates	2,920	100,190
Savings	15,290	137,300
Dividend savings	—	—
Loans on collateral of other institutions	—	600
Real estate held by foreclosure and in possession	—	—
Bank building	32,496	55,000
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	3,694	10,513
Share Insurance Fund	11,104	9,925
Due from Co-operative Central Bank	30,949	84,371
Investments:		
U. S. Government obligations, direct and fully guaranteed	288,510	494,717
Other bonds and notes legal for reserve	—	100,000
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	29,100	121,500
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	48,675	526,621
Prepaid expenses	669	—
Other assets	—	1,494
TOTAL ASSETS	\$3,108,751	\$9,461,281
LIABILITIES		
Capital:		
Dues capital	\$654,995	\$464,374
Profits capital	136,806	94,605
Paid-up share certificates	564,600	3,085,000
Savings share accounts	1,385,739	4,534,965
Dividend savings accounts	—	—
Club accounts	—	—
Suspended share accounts	182	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	8,070	—
Reserves:		
Guaranty fund	192,044	367,476
Surplus	56,072	196,033
Other reserves	8,463	296,951
Notes payable	30,000	—
Dividends declared	—	84,249
Credits of members not applied	—	105
Due on uncompleted loans	—	75,177
Borrowers' accumulations for taxes	65,873	245,367
Reserve for Federal Income Taxes	—	—
Reserve for State excise	—	3,247
Unearned discount	4,509	6,894
Other liabilities	1,398	6,838
TOTAL LIABILITIES	\$3,108,751	\$9,461,281

NEWTON			NORTH-AMPTON
THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
—	—	—	—
\$12,921,018	\$4,367,159	\$6,860,032	\$10,146,207
94,111	240,566	542,903	1,122,178
1,554,604	226,872	426,062	837,328
465,862	104,690	—	—
594,528	62,100	41,300	427,850
19,407	—	137,108	35,281
—	—	—	—
880,826	244,165	125,415	596,005
—	—	—	107,671
349,135	98,034	—	703,240
63,526	24,003	155,616	59,061
12,878	20,228	—	—
62,708	53,994	16,048	54,072
—	—	168	—
—	—	—	—
48,840	32,222	41,269	78,390
99,185	45,472	65,799	50,840
100,870	107,717	104,488	139,910
—	—	1,700	—
2,425	1,380	5,315	—
—	—	—	4,496
123,066	—	—	178,550
—	886	10,338	—
44,725	6,569	17,572	14,327
2,421	800	1,269	1
180,356	59,732	92,603	143,221
—	—	—	—
1,727,767	449,703	568,768	788,263
—	—	250,000	—
—	—	25,000	—
212,100	—	117,500	190,000
—	—	—	—
—	—	—	—
447,929	344,311	270,397	636,744
5,767	1,509	3,736	1,830
27,347	—	3,844	—
\$20,041,401	\$6,492,112	\$9,884,250	\$16,315,465
—	—	—	—
\$728,733	\$496,671	\$593,968	\$938,155
127,860	94,866	107,504	178,302
6,912,600	1,503,400	2,770,200	4,292,400
9,213,076	3,715,036	4,913,612	8,774,694
784,950	7,028	—	—
23,137	—	8,291	23,879
14	—	—	—
—	—	200	2,217
—	28,000	538,600	—
135,627	—	64,986	—
—	—	—	—
536,622	185,392	255,559	727,745
503,842	101,712	118,376	211,005
444,456	167,703	231,938	257,632
—	—	—	350,000
—	—	—	100,275
2,253	1,685	—	439
183,651	5,720	8,964	143,567
402,409	165,135	226,813	265,029
—	—	4,700	—
7,122	—	—	3,114
4,460	16,165	15,633	38,622
30,589	3,599	24,906	8,390
\$20,041,401	\$6,492,112	\$9,884,250	\$16,315,465

	NORWOOD	PEABODY
	THE NORWOOD CO-OPERATIVE BANK	THE PEABODY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$19,868,423	\$18,589,064
Direct reduction — 90% valuation	1,525,956	863,908
V.A. loans	2,443,342	1,543,930
Federal Housing Administration, Title II	—	327,871
Statutory common form	464,423	221,920
Principal payments suspended	82,402	85,680
Other real estate	92,126	451,244
Participation	558,626	135,841
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	249,679	40,017
Federal Housing Administration, Title I loans	—	—
Personal loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	167,743	52,910
Paid-up certificates	318,550	70,170
Savings	108,840	191,180
Dividend savings	—	—
Loans on collateral of other institutions	10,530	—
Real estate held by foreclosure and in possession	18,603	666
Bank building	127,512	122,142
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	25,112	13,998
Share Insurance Fund	13,684	3,058
Due from Co-operative Central Bank	264,803	229,802
Investments:		
U. S. Government obligations, direct and fully guaranteed	2,410,241	1,896,989
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	320,500	258,400
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	863,370	364,947
Prepaid expenses	765	2,157
Other assets	2,312	28,292
TOTAL ASSETS	\$29,937,542	\$25,499,186
LIABILITIES		
Capital:		
Dues capital	\$2,426,490	\$1,252,651
Profits capital	511,495	240,409
Paid-up share certificates	11,585,200	6,079,200
Savings share accounts	10,421,782	14,494,458
Dividend savings accounts	1,656,554	—
Club accounts	—	41,012
Suspended share accounts	348	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	98,169	193,684
Reserves:		
Guaranty fund	899,092	804,993
Surplus	594,892	715,326
Other reserves	906,937	379,643
Notes payable	—	400,000
Dividends declared	—	—
Credits of members not applied	1,984	7,725
Due on uncompleted loans	315,904	406,216
Borrowers' accumulations for taxes	465,055	434,858
Reserve for Federal Income Taxes	—	26,010
Reserve for State excise	7,000	4,948
Unearned discount	33,352	6,918
Other liabilities	13,288	11,135
TOTAL LIABILITIES	\$29,937,542	\$25,499,186

PITTSFIELD	QUINCY		
THE PITTSFIELD CO-OPERATIVE BANK	THE GRANITE CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
— \$17,068,336 2,876,979 1,326,546 844,489 — 28,436 56,737 998,574 953,855 1,665,058 98,728 — 239,915 — 27,450 166,785 106,880 — 1,784 — 7,585 73,752 1 269,210 — 2,152,537 — 340,700 30,000 79,000 835,866 41,689 31,555	— \$4,588,940 153,386 404,943 290,648 — 44,300 270,500 212,136 — — 10,418 — 34,852 — 15,420 29,140 67,767 — 95,291 — 2,325 23,798 871 63,790 — 349,077 — 58,400 60,000 — 525,234 30,857 6,969	— \$37,487,538 3,138,610 2,403,298 1,817,690 1,946,929 286,706 415,954 2,223,215 — — 157,320 — 603,927 — 80,645 138,140 401,738 — 228,488 116,537 33,012 23,973 6,971 528,878 — 5,148,578 — 543,300 — 59,255 3,078,235 — 10,786	\$2,800 4,416,280 531,418 446,923 173,696 — 22,825 — — — 19,298 — — — 32,725 40,805 58,740 — 11,705 — 14,972 22,726 9,347 58,031 — 483,338 — 100,000 52,700 — — 129,540 4,341 —
\$30,322,447	\$7,339,062	\$60,879,723	\$6,632,210
\$621,000 110,079 8,172,800 16,494,262 — 5,544 — 706,400 — 978,483 842,641 720,161 250,000 286,936 29,704 204,865 696,832 18,500 7,000 51,889 125,351	\$368,492 68,276 1,165,600 5,029,587 — 13,592 — — — 124,175 224,824 — 77,698 1,005 39,660 199,182 — 2,100 6,750 18,121	\$1,992,364 374,058 10,352,400 40,469,285 — 73,339 248 — — 1,529,842 762,304 2,152,930 — 645,083 3,623 962,679 1,366,687 58,000 13,500 107,488 15,893	\$498,383 99,713 1,516,200 3,765,148 — 8,885 1,538 — — 197,405 100,470 154,702 — 57,110 22 50,550 171,365 2,373 1,600 4,034 2,712
\$30,322,447	\$7,339,062	\$60,879,723	\$6,632,210

	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$6,156,794	\$7,542,509
Direct reduction — 90% valuation	574,759	680,387
V.A. loans	319,190	853,544
Federal Housing Administration, Title II	68,653	145,755
Statutory common form	10,800	48,948
Principal payments suspended	12,628	122,572
Other real estate	19,406	14,567
Participation	—	448,925
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	36,175	89,084
Federal Housing Administration, Title I loans	—	—
Personal loans	25,463	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	26,505	79,040
Paid-up certificates	32,675	59,075
Savings	56,044	70,835
Dividend savings	—	—
Loans on collateral of other institutions	—	1,680
Real estate held by foreclosure and in possession	—	—
Bank building	44,058	122,232
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	9,591	29,393
Share Insurance Fund	1,025	13,019
Due from Co-operative Central Bank	78,344	100,565
Investments:		
U. S. Government obligations, direct and fully guaranteed	344,125	899,813
Other bonds and notes legal for reserve	25,000	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	112,500	110,400
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	587,904	471,164
Prepaid expenses	—	737
Other assets	1,696	8,541
TOTAL ASSETS	\$8,543,335	\$11,912,785
LIABILITIES		
Capital:		
Dues capital	\$310,471	\$1,218,895
Profits capital	60,966	241,748
Paid-up share certificates	2,211,000	2,853,200
Savings share accounts	4,770,628	6,160,605
Dividend savings accounts	—	—
Club accounts	11,291	12,377
Suspended share accounts	—	328
Matured share accounts	5,676	—
Term deposit accounts	87,000	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	303,995	421,436
Surplus	109,519	348,544
Other reserves	319,703	37,853
Notes payable	—	100,000
Dividends declared	26,816	97,477
Credits of members not applied	3,358	2,328
Due on uncompleted loans	71,870	145,558
Borrowers' accumulations for taxes	229,531	258,294
Reserve for Federal Income Taxes	6,000	—
Reserve for State excise	2,480	—
Unearned discount	9,858	—
Other liabilities	3,173	14,142
TOTAL LIABILITIES	\$8,543,335	\$11,912,785

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
—	—	—	—	—
\$1,857,222	\$7,123,590	\$11,206,070	\$14,823,566	\$4,440,967
267,116	598,326	1,298,692	371,764	438,851
197,866	695,600	894,812	388,099	244,213
38,195	—	333,050	40,823	—
—	134,872	137,093	714,656	—
29,430	19,725	66,148	137,021	6,000
9,401	4,890	109,331	5,968	—
—	26,655	—	522,775	—
—	—	—	—	—
10,828	41,102	49,128	63,400	36,740
18,809	—	7,444	58,684	—
—	—	49	61	—
16,156	41,689	76,475	25,345	14,673
16,818	49,182	66,130	32,150	23,573
20,299	56,357	47,580	58,185	80,148
—	—	—	11,900	—
5,745	—	2,900	—	—
—	—	24,684	12,194	—
—	202,058	59,135	150,890	28,637
10,905	24,066	36,040	68,536	6,039
346	1,222	1,963	—	745
25,889	93,250	148,371	177,824	55,118
139,575	593,575	962,979	1,144,220	449,609
—	—	—	193,000	252,417
37,000	147,000	189,600	143,000	59,700
—	—	—	—	59,837
119,226	421,305	608,229	300,686	409,700
2,289	2,431	17,679	2,143	440
3,631	—	10,901	14,340	736
\$2,826,746	\$10,276,895	\$16,354,483	\$19,461,230	\$6,608,143
—	—	—	—	—
\$234,498	\$1,054,494	\$1,203,888	\$628,503	\$278,575
44,608	208,905	237,513	132,158	54,402
985,400	4,062,700	4,541,300	5,730,200	2,382,600
1,025,382	3,579,462	8,121,373	10,270,662	3,190,828
—	—	—	—	19,622
15	5,138	20,699	30	—
—	126	25	206	—
—	59,000	—	500,200	—
15,295	—	64,249	—	—
113,491	494,868	643,808	468,187	165,997
59,406	409,768	495,189	158,315	58,469
47,058	78,024	245,789	521,852	155,944
225,000	—	150,000	155,000	—
—	85,122	55,600	190,395	63,913
—	299	1,272	5,586	265
932	20,113	152,500	342,657	74,240
69,315	201,173	370,151	304,867	155,658
—	1,000	20,700	10,725	2,250
—	2,000	3,750	5,915	1,105
4,633	8,259	8,093	20,442	—
1,713	6,444	18,584	15,330	4,275
\$2,826,746	\$10,276,895	\$16,354,483	\$19,461,230	\$6,608,143

	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,979,982	\$3,331,326
Direct reduction — 90% valuation	169,963	—
V.A. loans	1,194,248	51,138
Federal Housing Administration, Title II	—	—
Statutory common form	47,600	—
Principal payments suspended	—	—
Other real estate	127,855	18,847
Participation	288,124	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	5,103	—
Federal Housing Administration, Title I loans	19,103	—
Personal loans	55,880	—
Insurance and taxes paid on mortgaged property	—	39
Loans on shares and deposits:		
Serial	22,075	24,732
Paid-up certificates	31,575	9,980
Savings	47,210	30,279
Dividend savings	—	—
Loans on collateral of other institutions	4,715	—
Real estate held by foreclosure and in possession	9,961	—
Bank building	102,936	29,250
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	9,372	2,946
Share Insurance Fund	—	558
Due from Co-operative Central Bank	64,380	36,168
Investments:		
U. S. Government obligations, direct and fully guaranteed	523,788	170,057
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	70,700	—
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	321,378	322,649
Prepaid expenses	411	799
Other assets	7,292	—
TOTAL ASSETS	\$7,103,651	\$4,028,768
LIABILITIES		
Capital:		
Dues capital	\$464,412	\$324,032
Profits capital	88,884	68,570
Paid-up share certificates	1,661,000	1,303,400
Savings share accounts	4,046,408	1,744,435
Dividend savings accounts	77,574	67,446
Club accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	—	10,986
Reserves:		
Guaranty fund	196,039	132,712
Surplus	120,241	114,949
Other reserves	147,128	173,925
Notes payable	—	—
Dividends declared	60,841	—
Credits of members not applied	229	167
Due on uncompleted loans	24,133	8,588
Borrowers' accumulations for taxes	199,829	73,051
Reserve for Federal Income Taxes	2,000	3,095
Reserve for State excise	1,467	1,391
Unearned discount	9,864	—
Other liabilities	3,602	2,021
TOTAL LIABILITIES	\$7,103,651	\$4,028,768

SOMERVILLE		SOUTHBRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK	UNITED CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
—	—	\$1,250	\$3,750	\$15,150
\$5,778,501	\$5,648,220	12,473,694	22,858,023	8,157,365
17,814	—	1,298,101	3,044,133	864,966
80,251	184,328	728,101	3,166,853	876,093
—	—	—	3,085,833	354,483
35,669	3,736	165,750	—	88,870
—	—	34,450	132,325	42,930
—	—	7,980	480,282	—
274,729	34,324	—	575,284	347,230
—	—	—	—	—
—	—	—	—	—
41,880	—	115,251	190,892	31,026
—	—	—	206,671	—
—	—	163,521	281,279	135,201
—	—	65	237	—
5,895	11,613	71,290	137,417	26,895
40,660	39,357	46,185	147,360	50,243
59,445	47,708	164,476	294,184	121,622
—	—	—	—	—
1,650	140	16,310	3,750	2,460
—	—	25,143	32,755	—
—	97,810	55,785	234,012	35,771
6,335	—	—	—	34,674
6,513	24,503	11,428	59,102	17,433
10,661	14,279	6,833	24,225	1,451
61,781	62,607	152,418	360,430	109,552
—	—	—	—	—
36,000	396,689	1,562,512	3,113,542	398,224
—	300,000	—	—	—
—	—	—	—	—
57,000	67,100	161,100	414,800	131,300
—	—	—	20,000	—
—	—	—	—	—
808,793	171,031	238,125	1,580,625	790,015
710	2,798	—	4,783	747
—	—	—	8,254	2,000
\$7,324,287	\$7,106,243	\$17,499,768	\$40,471,301	\$12,635,701
\$225,572	\$432,935	\$1,496,274	\$2,618,631	\$540,794
44,669	82,052	309,581	487,751	111,599
1,998,600	1,551,000	2,588,000	12,529,400	3,008,600
3,945,280	3,542,192	11,342,917	20,053,084	7,275,025
—	—	—	—	—
10,374	—	40,890	47,218	35,215
—	—	—	55	—
—	—	—	—	—
210,800	563,000	—	—	45,600
—	21,868	66,317	—	—
—	—	—	—	—
146,822	167,971	440,645	1,290,721	345,126
95,510	122,768	439,031	1,212,303	96,315
136,629	134,258	381,687	619,050	394,151
160,000	250,000	—	—	—
72,287	—	—	406,967	113,270
—	—	697	6,990	840
38,495	10,023	123,591	254,831	360,501
231,674	220,678	218,462	773,893	280,510
1,200	—	—	29,278	—
1,900	—	8,015	8,074	—
—	—	42,885	98,689	23,257
4,475	7,498	776	34,366	4,898
\$7,324,287	\$7,106,243	\$17,499,768	\$40,471,301	\$12,635,701

	STOUGHTON	SWAMPSCOTT
	THE STOUGHTON CO-OPERATIVE BANK	PURITAN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$6,834,762	\$956,874
Direct reduction — 90% valuation	653,401	—
V.A. loans	543,073	—
Federal Housing Administration, Title II	47,771	—
Statutory common form	84,987	38,000
Principal payments suspended	43,179	—
Other real estate	12,500	—
Participation	228,224	68,715
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	62,449	—
Federal Housing Administration, Title I loans	—	—
Personal loans	2,163	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	47,255	—
Paid-up certificates	29,335	—
Savings	72,755	12,386
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	56,372	—
Alterations to leased quarters	—	271
Furniture, fixtures and equipment	16,742	5,137
Share Insurance Fund	14,062	—
Due from Co-operative Central Bank	89,584	8,774
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,086,225	—
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	101,000	—
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	423,074	409,627
Prepaid expenses	3,843	1,315
Other assets	1,607	—
TOTAL ASSETS	\$10,454,363	\$1,501,099
LIABILITIES		
Capital:		
Dues capital	\$661,404	\$1,555
Profits capital	134,960	35
Paid-up share certificates	1,555,000	117,000
Savings share accounts	6,685,057	1,119,856
Dividend savings accounts	—	—
Club accounts	29,251	698
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	34,096	—
Reserves:		
Guaranty fund	329,089	4,237
Surplus	13,813	25,621
Other reserves	331,272	100,000
Notes payable	—	—
Dividends declared	—	13,469
Credits of members not applied	—	—
Due on uncompleted loans	320,550	10,299
Borrowers' accumulations for taxes	344,304	21,423
Reserve for Federal Income Taxes	1,001	—
Reserve for State excise	—	—
Unearned discount	12,024	—
Other liabilities	2,542	86,906
TOTAL LIABILITIES	\$10,454,363	\$1,501,099

TAUNTON			TEMPLETON	TISBURY
MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
—	—	—	\$53,700	\$11,500
\$6,293,818	\$11,418,863	\$4,219,326	864,373	2,355,612
174,990	1,973,545	74,363	—	—
412,990	663,302	283,520	3,699	24,535
—	24,741	—	—	—
5,650	572,101	55,708	—	—
—	48,632	—	—	—
—	367,212	26,500	19,837	—
—	460,155	—	—	29,623
—	—	—	—	—
—	144,889	—	—	—
113,933	117,741	25,847	33,300	—
—	—	—	—	—
—	146,465	11,640	15,840	1,004
—	2,427	—	1,241	—
—	—	—	—	—
3,515	18,710	22,960	10,551	26,070
6,140	117,740	44,927	9,390	24,457
18,686	142,440	39,801	6,910	13,947
—	—	—	—	—
15,556	45,450	12,489	7,919	—
14,143	199,317	46,546	—	31,392
—	—	—	—	—
13,165	44,761	4,716	2,928	2,106
952	17,363	12,311	1,370	165
71,038	149,267	56,663	10,534	24,833
—	987,850	374,498	188,360	199,110
—	—	—	—	—
97,100	139,300	60,400	12,000	23,400
—	—	20,960	10,000	—
669,077	1,032,212	668,704	47,746	23,071
—	6,373	5,787	—	—
—	35,211	12,917	—	—
\$7,910,753	\$18,876,067	\$6,080,583	\$1,299,698	\$2,790,825
\$313,499	\$455,193	\$449,881	\$196,253	\$345,573
62,433	81,102	86,747	36,286	64,014
2,163,600	6,976,000	2,177,000	380,800	1,010,800
4,359,291	7,602,200	2,561,157	524,472	972,911
—	—	231,169	—	16,514
—	23,544	3,441	10,119	—
—	11	—	—	—
—	—	—	—	—
33,945	1,899,800	—	—	—
—	—	22,993	18,677	—
318,670	377,109	154,541	46,385	107,957
177,510	64,851	98,729	16,854	156,022
185,989	320,624	168,969	32,446	—
120,000	—	—	—	10,000
—	189,679	—	—	20,204
19,979	2,079	2,969	3,950	32
13,900	530,020	22,839	3,033	43,112
135,444	249,267	82,342	26,420	36,392
3,000	—	2,200	795	—
2,000	2,500	1,400	—	—
—	35,134	7,364	2,995	93
1,493	66,954	6,842	213	7,201
\$7,910,753	\$18,876,067	\$6,080,583	\$1,299,698	\$2,790,825

	UXBRIDGE	WAKEFIELD
	UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,600,660	\$8,216,261
Direct reduction — 90% valuation	389,247	768,235
V.A. loans	—	1,115,719
Federal Housing Administration, Title II	—	1,179,188
Statutory common form	—	3,000
Principal payments suspended	2,033	—
Other real estate	14,194	—
Participation	—	187,810
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	23,941	41,843
Federal Housing Administration, Title I loans	—	—
Personal loans	26,501	3,997
Insurance and taxes paid on mortgaged property	61	—
Loans on shares and deposits:		
Serial	13,659	85,395
Paid-up certificates	23,678	56,300
Savings	20,047	109,960
Dividend savings	—	—
Loans on collateral of other institutions	—	8,240
Real estate held by foreclosure and in possession	—	—
Bank building	—	134,996
Alterations to leased quarters	6,222	—
Furniture, fixtures and equipment	4,117	28,826
Share Insurance Fund	852	4,900
Due from Co-operative Central Bank	42,678	119,367
Investments:		
U. S. Government obligations, direct and fully guaranteed	224,188	1,249,145
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	52,300	144,700
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	353,867	357,117
Prepaid expenses	982	2,845
Other assets	2,882	3,433
TOTAL ASSETS	\$4,802,109	\$13,821,277
LIABILITIES		
Capital:		
Dues capital	\$276,243	\$1,044,625
Profits capital	54,165	213,087
Paid-up share certificates	889,200	2,984,800
Savings share accounts	2,952,105	8,021,242
Dividend savings accounts	—	—
Club accounts	10,097	16,999
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	30,000	—
Net undivided earnings	39,474	—
Reserves:		
Guaranty fund	122,049	377,769
Surplus	94,178	93,994
Other reserves	180,034	417,075
Notes payable	—	—
Dividends declared	—	121,059
Credits of members not applied	44	—
Due on uncompleted loans	44,472	208,290
Borrowers' accumulations for taxes	96,933	288,753
Reserve for Federal Income Taxes	2,250	5,428
Reserve for State excise	750	4,500
Unearned discount	7,785	7,097
Other liabilities	2,330	16,559
TOTAL LIABILITIES	\$4,802,109	\$13,821,277

WALPOLE	WALTHAM	WARE	WAREHAM
WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK
—	—	—	—
\$6,465,002	\$2,841,827	\$12,862,631	\$4,487,004
574,097	160,500	347,652	—
157,692	68,616	344,341	10,175
—	99,268	5,496	—
—	—	10,000	37,400
9,438	—	135,460	23,880
224,076	—	28	28,282
—	—	467,667	—
—	—	—	—
34,746	—	144,103	—
—	59,039	—	—
—	53,887	43,856	—
—	—	—	856
57,930	11,421	59,251	16,415
177,045	27,090	38,387	66,435
17,650	39,252	52,711	10,415
—	—	—	—
—	—	—	14,790
71,150	—	6,825	21,013
—	—	73,768	64,070
—	—	—	—
21,990	1,298	36,906	11,175
10,114	476	3,004	337
81,287	34,586	149,285	50,593
768,432	492,848	926,402	460,747
—	—	—	—
90,000	31,900	187,100	44,300
—	—	—	—
319,350	148,052	801,354	205,724
2,712	10,824	—	986
—	154	1,527	1,671
\$9,082,711	\$4,081,038	\$16,697,754	\$5,556,268
—	—	—	—
\$781,587	\$207,677	\$1,329,893	\$261,030
163,296	39,358	288,718	49,632
4,097,000	1,122,800	3,831,800	1,977,800
2,660,300	2,249,668	9,299,561	2,602,048
385,595	—	—	—
—	20,798	102,195	—
—	701	—	—
5	37,565	—	—
—	35,000	—	—
—	53,634	68,905	42,656
224,982	57,258	464,315	154,054
217,512	61,183	459,672	192,037
188,733	10,000	388,160	111,102
—	—	—	—
79,443	—	—	—
—	15,713	2,467	2,556
95,105	54,000	148,632	64,131
187,920	97,283	291,029	93,536
—	1,280	3,500	1,800
—	—	3,046	600
—	12,736	8,927	—
1,233	4,384	7,034	3,286
\$9,082,711	\$4,081,038	\$16,697,754	\$5,556,268

	WEBSTER	WELLESLEY
	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$2,089,488	\$6,548,542
Direct reduction — 90% valuation	190,731	177,039
V.A. loans	464,214	97,399
Federal Housing Administration, Title II	396,315	—
Statutory common form	5,000	131,000
Principal payments suspended	—	—
Other real estate	22,905	—
Participation	22,225	—
Out of state — V.A.	17,093	—
Out of state — F.H.A.	84,457	—
Home modernization loans	12,103	22,596
Federal Housing Administration, Title I loans	24,725	—
Personal loans	8,953	—
Insurance and taxes paid on mortgaged property	212	—
Loans on shares and deposits:		
Serial	13,655	35,740
Paid-up certificates	20,854	36,895
Savings	47,001	57,370
Dividend savings	—	—
Loans on collateral of other institutions	16,627	—
Real estate held by foreclosure and in possession	15,299	—
Bank building	47,724	—
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	7,483	2,490
Share Insurance Fund	3,001	5,699
Due from Co-operative Central Bank	38,293	73,005
Investments:		
U. S. Government obligations, direct and fully guaranteed	473,239	400,000
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	47,600	99,500
Shares in other co-operative banks	30,000	—
Bank stocks	—	—
Cash and due from banks	118,197	579,766
Prepaid expenses	838	—
Other assets	2,707	2,733
TOTAL ASSETS	\$4,220,939	\$8,269,774
LIABILITIES		
Capital:		
Dues capital	\$360,716	\$558,171
Profits capital	65,048	106,401
Paid-up share certificates	1,283,400	3,468,200
Savings share accounts	1,968,644	2,868,475
Dividend savings accounts	—	173,105
Club accounts	15,580	—
Suspended share accounts	1,628	2
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	45,380	—
Reserves:		
Guaranty fund	179,528	353,820
Surplus	158,880	249,534
Other reserves	26,894	114,504
Notes payable	—	—
Dividends declared	—	72,782
Credits of members not applied	5,315	4
Due on uncompleted loans	11,563	92,800
Borrowers' accumulations for taxes	84,132	204,635
Reserve for Federal Income Taxes	872	900
Reserve for State excise	800	1,600
Unearned discount	5,429	4,141
Other liabilities	7,130	700
TOTAL LIABILITIES	\$4,220,939	\$8,269,774

WESTFIELD		WEYMOUTH	
WESTFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK
—	\$9,400	\$8,000	\$1,100
\$10,255,960	4,346,982	6,412,045	3,886,854
1,367,671	71,641	1,014,114	302,815
2,898,034	237,551	412,651	165,008
1,672,662	—	171,574	255,807
36,855	9,000	89,562	7,100
47,363	19,439	—	—
25,725	25,578	125,279	—
85,341	219,326	315,313	29,909
—	—	—	—
182,929	4,747	47,933	35,485
—	—	—	9,805
94	—	—	—
—	—	—	—
47,000	8,760	26,235	47,095
244,972	58,459	37,305	42,095
90,247	22,297	31,865	71,605
—	—	—	—
13,120	23,660	27,570	6,170
100,936	3,657	80,729	26,357
—	—	—	230
13,096	16,739	5,819	7,745
6,693	686	1,180	—
169,145	51,905	88,742	49,970
—	—	—	—
1,185,690	401,154	652,086	384,438
—	—	100,000	—
—	—	—	—
210,400	48,800	102,600	45,600
—	—	—	—
—	—	—	—
589,320	317,865	212,362	274,357
987	—	3,485	—
—	—	16,169	—
\$19,244,240	\$5,897,646	\$9,980,618	\$5,649,545
—	—	—	—
\$1,264,096	\$317,414	\$679,503	\$625,701
211,475	67,218	136,206	128,018
9,233,600	2,032,000	3,735,800	2,218,600
6,081,573	2,704,385	3,813,279	1,967,942
—	—	308,212	—
—	30,453	44,123	4,983
—	—	10	—
—	—	19,000	—
348,068	—	—	—
—	—	—	—
459,332	138,634	290,526	153,561
190,245	75,878	105,620	100,215
771,151	266,319	282,776	155,357
—	—	200,000	100,000
—	24,055	44,122	26,279
1,040	45	649	—
253,895	79,950	92,238	39,900
404,726	155,320	196,819	123,704
5,400	3,267	4,000	—
7,800	—	2,430	—
—	711	644	4,860
11,839	1,997	19,661	425
\$19,244,240	\$5,897,646	\$9,980,618	\$5,649,545

	WINCHENDON	WINCHESTER
	WINCHENDON CO-OPERATIVE BANK	WINCHESTER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$7,100	—
Direct reduction	2,146,445	\$6,870,524
Direct reduction — 90% valuation	64,032	15,541
V.A. loans	46,187	307,884
Federal Housing Administration, Title II		
Statutory common form	—	422,638
Principal payments suspended	54,731	36,289
Other real estate	—	238,615
Participation	—	152,644
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	24,932	8,255
Federal Housing Administration, Title I loans	2,562	—
Personal loans	46,509	949
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	10,395	27,250
Paid-up certificates	9,935	72,050
Savings	7,104	60,410
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	35,000
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	2,745	5,816
Share Insurance Fund	4,952	1,114
Due from Co-operative Central Bank	25,571	84,765
Investments:		
U. S. Government obligations, direct and fully guaranteed	286,325	385,263
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	23,400	104,300
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	199,610	500,293
Prepaid expenses	—	—
Other assets	—	142
TOTAL ASSETS	\$2,962,535	\$9,329,742
LIABILITIES		
Capital:		
Dues capital	\$286,119	\$717,442
Profits capital	58,633	136,252
Paid-up share certificates	1,203,900	2,416,200
Savings share accounts	913,976	4,955,329
Dividend savings accounts	82,922	—
Club accounts	14,816	—
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	49,000	—
Net undivided earnings	22,574	—
Reserves:		
Guaranty fund	88,260	368,874
Surplus	53,135	198,860
Other reserves	61,780	167,297
Notes payable	—	—
Dividends declared	—	86,005
Credits of members not applied	12,283	—
Due on uncompleted loans	9,021	81,463
Borrowers' accumulations for taxes	87,427	194,596
Reserve for Federal Income Taxes	1,400	—
Reserve for State excise	1,000	1,980
Unearned discount	11,887	1,508
Other liabilities	4,402	3,936
TOTAL LIABILITIES	\$2,962,535	\$9,329,742

WINTHROP	WOBURN	WRENTHAM	YARMOUTH
WINTHROP CO-OPERATIVE BANK	WOBURN CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
\$1,400	—	\$248,700	—
2,370,120	\$10,032,491	1,627,126	\$12,350,665
—	1,077,057	135,724	451,083
508,854	784,103	101,551	66,384
39,835	212,897	51,261	—
4,649	88,660	—	2,753,135
—	72,312	—	60,261
—	129,120	13,182	11,688
—	—	—	644,707
—	219,058	143,188	—
—	—	12,676	9,080
—	—	8,597	—
—	99,558	32,756	48,121
—	—	—	181
37,680	38,930	11,135	14,041
43,225	101,750	21,210	71,277
12,295	76,380	23,440	244,274
—	—	—	—
—	—	—	—
22,000	38,350	—	97,208
—	27,824	4,261	—
665	1,720	4,561	26,766
35,452	128,943	663	4,053
—	—	24,434	155,868
475,000	853,631	178,547	1,119,140
—	200,000	—	—
—	136,800	21,200	135,600
—	—	—	—
331,610	296,227	92,841	545,091
—	6,754	656	1,053
—	23,092	—	12,868
\$3,882,785	\$14,645,657	\$2,757,709	\$18,822,544
\$561,808	\$842,204	\$485,640	\$491,048
105,758	159,110	97,065	108,709
1,874,600	4,265,000	855,000	4,993,400
528,065	7,453,910	993,162	11,015,877
138,618	84,566	29,725	274,492
—	—	10,266	—
309	125	—	205
2,015	—	2,777	—
—	—	—	—
23,773	43,665	21,000	—
327,418	515,768	82,509	331,597
157,923	585,610	81,054	111,223
—	76,196	33,663	473,130
—	200,000	—	225,000
—	50,500	—	192,556
—	8,280	—	6,674
18,113	17,595	6,249	389,995
140,890	319,713	47,479	179,495
—	—	—	8,598
450	1,485	—	5,000
—	5,112	10,423	7,669
3,045	16,818	1,697	7,876
\$3,882,785	\$14,645,657	\$2,757,709	\$18,822,544

GENERAL INFORMATION	ABINGTON	ADAMS
	NO. ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	769	684
Average loan balance	\$7,502	\$7,209
Average interest rate	5.96%	5.58%
Classification of Expenses		
Compensations paid	\$42,204	\$33,466
Banking quarters expense	7,066	2,550
Charge-offs, furniture and fixtures	2,253	2,000
Advertising	1,505	1,495
Audit, assessments and contributions	5,814	6,600
All other expenses	32,096	22,360
TOTAL EXPENSES	\$90,938	\$68,471
Cost Per \$1,000 of Assets		
Compensations paid	\$5 77	\$4 91
Banking quarters expense	97	37
Charge-offs, furniture and fixtures	31	29
Advertising	21	22
Audit, assessments and contributions	80	97
All other expenses	4 39	3 28
TOTAL COST PER \$1,000 OF ASSETS	\$12 45	\$10 04
Number of individual members	5,447	4,658

GENERAL INFORMATION	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	389	4,362
Average loan balance	\$7,781	\$9,636
Average interest rate	5.75%	6.22%
Classification of Expenses		
Compensations paid	\$21,902	\$201,565
Banking quarters expense	3,802	25,774
Charge-offs, furniture and fixtures	350	12,000
Advertising	2,187	18,181
Audit, assessments and contributions	1,000	5,000
All other expenses	8,777	155,683
TOTAL EXPENSES	\$38,018	\$418,203
Cost Per \$1,000 of Assets		
Compensations paid	\$5 67	\$4 16
Banking quarters expense	98	53
Charge-offs, furniture and fixtures	09	25
Advertising	57	38
Audit, assessments and contributions	26	10
All other expenses	2 27	3 21
TOTAL COST PER \$1,000 OF ASSETS	\$9 84	\$8 63
Number of individual members	3,388	10,816

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL-CLINTON CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
632 \$5,428 5.85 %	1,748 \$11,375 5.62 %	1,371 \$6,371 5.89 %	432 \$8,421 5.73 %	515 \$8,933 5.71 %
\$23,336 2,635 1,350 1,312 2,335 13,582	\$80,391 14,710 4,000 13,917 8,711 76,018	\$48,299 17,248 3,678 7,200 3,500 36,345	\$24,207 5,644 1,279 1,945 2,300 13,167	\$24,016 4,500 771 1,395 2,196 20,356
\$44,550	\$197,747	\$116,270	\$48,542	\$53,234
\$5 89 67 34 33 59 3 42	\$3 44 63 17 60 37 3 26	\$4 45 1 59 34 66 32 3 36	\$5 53 1 29 29 44 53 3 01	\$4 33 81 14 25 40 3 67
\$11 24	\$8 47	\$10 72	\$11 09	\$9 60
2,391	9,350	7,631	1,212	2,737

BELMONT	BEVERLY	BOSTON	
WAVERLEY CO-OPERATIVE BANK	BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
981 \$12,374 5.53 %	2,082 \$9,062 5.52 %	157 \$16,081 5.95 %	1,534 \$12,098 5.71 %
\$72,880 9,513 3,211 4,968 8,000 43,435	\$92,850 18,246 4,000 13,482 5,974 73,945	\$19,815 5,927 211 320 2,828 14,504	\$124,411 38,380 5,740 5,129 6,791 63,445
\$142,007	\$208,497	\$43,605	\$243,896
\$5 11 67 22 35 56 3 04	\$4 17 82 18 61 27 3 32	\$6 34 1 90 07 10 90 4 64	\$5 42 1 67 25 22 31 2 77
\$9 95	\$9 37	\$13 95	\$10 64
5,887	9,432	1,283	10,985

GENERAL INFORMATION	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	THE COMMON- WEALTH CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	248	534
Average loan balance	\$5,334	\$8,864
Average interest rate	6.16 %	5.50 %
Classification of Expenses		
Compensations paid	\$10,633	\$29,083
Banking quarters expense	660	2,896
Charge-offs, furniture and fixtures	329	541
Advertising	85	489
Audit, assessments and contributions	1,635	3,000
All other expenses	8,873	10,517
TOTAL EXPENSES	\$22,215	\$46,526
Cost Per \$1,000 of Assets		
Compensations paid	\$6 27	\$4 98
Banking quarters expense	39	50
Charge-offs, furniture and fixtures	19	09
Advertising	05	08
Audit, assessments and contributions	97	51
All other expenses	5 23	1 81
TOTAL COST PER \$1,000 OF ASSETS	\$13 10	\$7 97
Number of individual members	1,130	2,370

GENERAL INFORMATION	BOSTON	
	HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,009	453
Average loan balance	\$7,238	\$8,688
Average interest rate	5.56 %	5.83 %
Classification of Expenses		
Compensations paid	\$36,131	\$26,997
Banking quarters expense	10,641	3,219
Charge-offs, furniture and fixtures	1,774	1,200
Advertising	3,147	1,864
Audit, assessments and contributions	5,632	2,254
All other expenses	6,858	16,202
TOTAL EXPENSES	\$64,183	\$51,736
Cost Per \$1,000 of Assets		
Compensations paid	\$4 11	\$5 82
Banking quarters expense	1 21	69
Charge-offs, furniture and fixtures	20	26
Advertising	36	40
Audit, assessments and contributions	64	49
All other expenses	3 05	3 49
TOTAL COST PER \$1,000 OF ASSETS	\$9 57	\$11 15
Number of individual members	3,663	2,519

BOSTON

ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
709 \$6,353 5.72 %	387 \$7,844 5.97 %	787 \$8,195 5.74 %	1,079 \$14,963 6 %
\$45,180 7,582 2,590 2,644 3,412 22,954	\$27,362 1,538 1,291 2,008 2,532 14,186	\$43,415 10,535 2,336 3,715 3,200 21,890	\$95,903 16,549 7,821 9,683 6,302 63,541
\$84,362	\$48,917	\$85,091	\$199,799
\$7 78 1 31 44 45 59 3 95	\$6 94 39 33 51 64 3 60	\$5 51 1 33 30 47 41 2 78	\$5 00 86 41 51 33 3 32
\$14 52	\$12 41	\$10 80	\$10 43
3,376	3,006	3,211	6,963

BOSTON

JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK	MEETING HOUSE HILL CO-OPERATIVE BANK
623 \$6,173 5.52 %	1,008 \$9,324 5.91 %	2,676 \$12,260 5.81 %	1,619 \$10,947 6.10 %
\$40,227 7,074 503 2,561 2,352 19,546	\$64,221 9,040 3,599 1,950 11,778 48,008	\$140,332 13,211 4,823 14,893 17,336 91,532	\$109,479 13,408 3,399 6,566 7,200 55,095
\$72,263	\$138,596	\$232,127	\$195,147
\$8 39 1 47 10 53 49 4 08	\$5 41 76 30 17 99 4 05	\$3 53 33 12 37 44 2 30	\$4 86 59 15 29 31 2 45
\$15 06	\$11 68	\$7 09	\$8 65
2,787	5,882	13,131	9,950

GENERAL INFORMATION	BOSTON	
	MERCHANTS CO-OPERATIVE BANK	DORCHESTER MINOT CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	6,731	1,229
Average loan balance	\$11,810	\$9,548
Average interest rate	5.56%	5.74%
Classification of Expenses		
Compensations paid	\$332,543	\$77,030
Banking quarters expense	93,592	8,639
Charge-offs, furniture and fixtures	15,653	3,360
Advertising	41,873	6,071
Audit, assessments and contributions	63,034	5,110
All other expenses	251,802	59,657
TOTAL EXPENSES	\$798,497	\$159,867
Cost Per \$1,000 of Assets		
Compensations paid	\$2 99	\$5 51
Banking quarters expense	84	62
Charge-offs, furniture and fixtures	14	24
Advertising	38	43
Audit, assessments and contributions	57	37
All other expenses	2 27	4 27
TOTAL COST PER \$1,000 OF ASSETS	\$7 19	\$11 44
Number of individual members	38,500	7,278

GENERAL INFORMATION	BOSTON	
	ROXBURY- HIGHLAND CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	535	904
Average loan balance	\$8,583	\$8,711
Average interest rate	5.64%	5.48%
Classification of Expenses		
Compensations paid	\$31,838	\$66,964
Banking quarters expense	7,183	—
Charge-offs, furniture and fixtures	1,748	980
Advertising	2,173	398
Audit, assessments and contributions	2,500	4,000
All other expenses	16,291	27,473
TOTAL EXPENSES	\$61,733	\$99,815
Cost Per \$1,000 of Assets		
Compensations paid	\$5 86	\$7 17
Banking quarters expense	1 32	—
Charge-offs, furniture and fixtures	32	10
Advertising	40	04
Audit, assessments and contributions	46	43
All other expenses	3 00	2 94
TOTAL COST PER \$1,000 OF ASSETS	\$11 36	\$10 68
Number of individual members	3,779	4,862

BOSTON

MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK	ROSLINDALE CO-OPERATIVE BANK
1,275 \$11,694 5.93 %	1,697 \$6,817 5.86 %	811 \$7,472 5.22 %	939 \$10,969 5.98 %
\$66,930 20,592 2,455 12,072 5,271 55,507	\$74,223 8,843 4,490 7,744 5,313 49,404	\$40,718 9,500 3,000 421 3,777 27,278	\$46,661 8,683 1,307 12,625 5,337 29,727
\$162,827	\$150,017	\$84,694	\$104,340
\$3 48 1 07 13 63 27 2 89	\$5 37 64 33 56 38 3 57	\$5 33 1 24 39 06 49 3 57	\$3 79 70 11 1 02 43 2 41
\$8 47	\$10 85	\$11 08	\$8 46
5,604	4,678	5,325	6,485

BOSTON		BRAINTREE	BRIDGEWATER
VOLUNTEER CO-OPERATIVE BANK	WORKINGMENS CO-OPERATIVE BANK	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
2,410 \$10,311 5.81 %	7,241 \$10,980 5.60 %	1,541 \$9,916 5.66 %	276 \$7,141 5.66 %
\$136,146 21,190 4,534 7,546 11,600 128,553	\$444,365 153,021 27,425 29,725 24,000 458,055	\$83,892 5,684 3,667 15,791 6,780 57,286	\$15,468 1,492 550 334 1,641 9,468
\$309,569	\$1,136,591	\$173,100	\$28,953
\$4 46 69 15 25 38 4 21	\$4 77 1 64 29 32 26 4 92	\$5 06 34 23 95 41 3 46	\$5 92 57 21 13 63 3 62
\$10 14	\$12 20	\$10 45	\$11 08
10,007	45,017	7,498	1,497

GENERAL INFORMATION	BROCKTON	BROOKLINE
	CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	3,283	537
Average loan balance	\$6,823	\$10,971
Average interest rate	5.57 %	5.62 %
Classification of Expenses		
Compensations paid	\$112,414	\$40,603
Banking quarters expense	27,262	7,107
Charge-offs, furniture and fixtures	6,100	3,488
Advertising	11,797	3,840
Audit, assessments and contributions	10,000	3,673
All other expenses	87,165	25,607
TOTAL EXPENSES	\$254,738	\$84,318
Cost Per \$1,000 of Assets		
Compensations paid	\$4 32	\$5 73
Banking quarters expense	1 05	1 00
Charge-offs, furniture and fixtures	23	49
Advertising	45	54
Audit, assessments and contributions	39	52
All other expenses	3 35	3 61
TOTAL COST PER \$1,000 OF ASSETS	\$9 79	\$11 89
Number of individual members	9,629	3,429

GENERAL INFORMATION	CAMBRIDGE	CANTON
	RELiance CO-OPERATIVE BANK	CANTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,932	734
Average loan balance	\$11,605	\$9,106
Average interest rate	5.67 %	5.72 %
Classification of Expenses		
Compensations paid	\$97,564	\$31,827
Banking quarters expense	3,610	6,600
Charge-offs, furniture and fixtures	6,600	2,000
Advertising	22,188	2,839
Audit, assessments and contributions	8,527	2,000
All other expenses	86,145	27,703
TOTAL EXPENSES	\$224,634	\$72,969
Cost Per \$1,000 of Assets		
Compensations paid	\$3 70	\$3 98
Banking quarters expense	14	82
Charge-offs, furniture and fixtures	25	25
Advertising	84	35
Audit, assessments and contributions	32	25
All other expenses	3 26	3 47
TOTAL COST PER \$1,000 OF ASSETS	\$8 51	\$9 12
Number of individual members	8,350	4,312

BROOKLINE		CAMBRIDGE	
CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK	NORTH CAMBRIDGE CO-OPERATIVE BANK
398 \$15,461 5.69 %	368 \$16,245 5.86 %	282 \$6,981 5.97 %	1,306 \$10,828 5.88 %
\$34,257 23,578 6,032 5,628 2,832 30,095	\$34,365 5,689 1,779 2,045 3,433 28,158	\$15,959 5,071 1,315 1,201 2,942 7,961	\$87,091 5,269 4,500 5,812 4,620 80,945
\$102,422	\$75,469	\$34,449	\$188,237
\$4 42 3 04 78 72 37 3 88	\$4 85 80 25 29 48 3 98	\$6 72 2 13 55 51 1 23 3 35	\$4 85 29 25 33 26 4 51
\$13 21	\$10 65	\$14 49	\$10 49
2,789	2,916	1,687	7,221

CHELSEA		CHESTER	CHICOPEE
CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
461 \$6,877 5.49 %	653 \$7,742 5.71 %	213 \$4,438 5.87 %	486 \$7,016 5.58 %
\$25,759 3,136 1,000 1,851 2,350 17,863	\$38,406 1,510 3,000 3,562 4,486 28,662	\$3,835 1,729 175 202 1,145 3,712	\$22,163 4,415 1,552 1,343 2,994 16,728
\$51,959	\$79,626	\$10,798	\$49,195
\$6 66 81 26 48 60 4 62	\$6 22 24 49 58 72 4 64	\$3 46 1 56 16 18 1 03 3 35	\$5 35 1 07 37 32 72 4 04
\$13 43	\$12 89	\$9 74	\$11 87
2,377	2,569	1,081	2,310

GENERAL INFORMATION	COHASSET	CONCORD
	PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	616	1,604
Average loan balance	\$8,389	\$10,449
Average interest rate	5.62 %	6.12 %
Classification of Expenses		
Compensations paid	\$28,265	\$95,490
Banking quarters expense	3,175	8,745
Charge-offs, furniture and fixtures	1,723	5,977
Advertising	1,603	12,570
Audit, assessments and contributions	3,718	6,000
All other expenses	16,733	88,126
TOTAL EXPENSES	\$55,217	\$216,908
Cost Per \$1,000 of Assets		
Compensations paid	\$4 65	\$4 76
Banking quarters expense	52	44
Charge-offs, furniture and fixtures	28	30
Advertising	26	63
Audit, assessments and contributions	61	30
All other expenses	2 75	4 40
TOTAL COST PER \$1,000 OF ASSETS	\$9 07	\$10 83
Number of individual members	3,619	10,877

GENERAL INFORMATION	EAST- HAMPTON	EASTON
	EASTHAMPTON CO-OPERATIVE BANK	THE NORTH EASTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	247	555
Average loan balance	\$6,587	\$7,881
Average interest rate	5.50 %	5.81 %
Classification of Expenses		
Compensations paid	\$14,812	\$27,497
Banking quarters expense	6,108	4,517
Charge-offs, furniture and fixtures	1,504	1,319
Advertising	1,587	2,095
Audit, assessments and contributions	3,091	2,558
All other expenses	8,730	16,072
TOTAL EXPENSES	\$35,832	\$54,058
Cost Per \$1,000 of Assets		
Compensations paid	\$6 78	\$5 13
Banking quarters expense	2 79	84
Charge-offs, furniture and fixtures	69	25
Advertising	73	39
Audit, assessments and contributions	1 41	48
All other expenses	4 00	3 00
TOTAL COST PER \$1,000 OF ASSETS	\$16 40	\$10 09
Number of individual members	1,407	2,379

DANVERS	DEDHAM	DIGHTON	EAST BRIDGEWATER
DANVERS CO-OPERATIVE BANK	DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK	EAST BRIDGEWATER CO-OPERATIVE BANK
409 \$7,845 5.55 %	1,199 \$8,056 5.51 %	353 \$5,774 5.73 %	259 \$6,501 5.74 %
\$24,190 2,282 489 2,346 1,296 11,036	\$55,509 4,264 3,000 4,196 5,000 22,257	\$17,606 959 336 585 2,218 8,295	\$15,876 1,533 806 345 1,775 8,083
\$41,639	\$94,226	\$30,049	\$28,418
\$5 83 55 12 56 31 2 66	\$4 77 37 26 36 43 1 91	\$7 23 39 13 24 91 3 40	\$7 80 75 40 17 87 3 97
\$10 03	\$8 10	\$12 30	\$13 96
2,134	5,070	1,904	1,226

EVERETT		FALL RIVER	
EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLES CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
1,342 \$9,642 5.73 %	451 \$9,179 5.54 %	1,186 \$7,662 6.02 %	1,539 \$8,318 5.88 %
\$71,656 19,234 6,400 4,449 6,000 43,424	\$25,909 5,552 4,094 2,348 2,000 17,825	\$67,970 19,356 7,500 8,742 5,192 39,331	\$47,249 7,253 2,384 8,099 4,300 59,537
\$151,163	\$57,728	\$148,091	\$128,822
\$4 78 1 28 43 30 40 2 89	\$5 21 1 12 82 47 40 3 60	\$6 10 1 74 67 79 47 3 53	\$2 98 46 15 51 27 3 76
\$10 08	\$11 62	\$13 30	\$8 13
5,553	3,045	5,808	7,782

GENERAL INFORMATION	FALMOUTH	FITCHBURG
	THE FALMOUTH CO-OPERATIVE BANK	FIDELITY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,170	3,202
Average loan balance	\$10,555	\$8,425
Average interest rate	6.20 %	5.58 %
Classification of Expenses		
Compensations paid	\$43,862	\$95,239
Banking quarters expense	9,123	14,634
Charge-offs, furniture and fixtures	6,434	6,323
Advertising	10,069	16,441
Audit, assessments and contributions	4,190	8,400
All other expenses	46,174	104,551
TOTAL EXPENSES	\$119,852	\$245,588
Cost Per \$1,000 of Assets		
Compensations paid	\$2 96	\$2 96
Banking quarters expense	62	45
Charge-offs, furniture and fixtures	43	20
Advertising	68	51
Audit, assessments and contributions	28	26
All other expenses	3 12	3 24
TOTAL COST PER \$1,000 OF ASSETS	\$8 09	\$7 62
Number of individual members	5,462	11,251

GENERAL INFORMATION	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	603	1,771
Average loan balance	\$7,038	\$7,576
Average interest rate	5.68 %	5.80 %
Classification of Expenses		
Compensations paid	\$33,718	\$ 86,872
Banking quarters expense	4,568	17,719
Charge-offs, furniture and fixtures	1,725	5,025
Advertising	4,532	11,064
Audit, assessments and contributions	4,151	4,800
All other expenses	18,531	67,993
TOTAL EXPENSES	\$67,225	\$193,473
Cost Per \$1,000 of Assets		
Compensations paid	\$6 18	\$5 38
Banking quarters expense	84	1 10
Charge-offs, furniture and fixtures	32	31
Advertising	83	69
Audit, assessments and contributions	76	30
All other expenses	3 40	4 21
TOTAL COST PER \$1,000 OF ASSETS	\$12 33	\$11 99
Number of individual members	3,798	6,314

FRAMINGHAM		FRANKLIN	GARDNER
FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
3,188 \$10,550 5.59 %	853 \$9,144 6.37 %	479 \$7,350 5.62 %	512 \$5,793 5.63 %
\$173,096 39,625 12,000 52,335 17,895 107,718	\$46,693 7,979 4,624 4,958 4,844 22,660	\$22,286 2,697 42 1,261 3,400 10,481	\$27,552 3,406 482 2,570 600 14,933
\$402,669	\$91,753	\$40,167	\$49,543
\$4 30 98 30 1 30 44 2 67	\$5 02 1 36 49 53 52 1 94	\$5 31 64 01 30 81 2 50	\$7 60 94 13 71 17 4 11
\$9 99	\$9 86	\$9 57	\$13 66
18,050	3,086	2,550	2,178

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
530 \$6,189 5.69 %	367 \$5,818 5.72 %	2,436 \$7,405 5.78 %	2,061 \$8,097 5.98 %
\$22,029 2,651 1,684 1,901 2,800 17,795	\$17,259 3,860 405 932 1,998 7,144	\$96,550 9,867 2,200 5,177 6,294 78,442	\$88,434 17,059 9,893 8,160 6,000 58,224
\$48,860	\$31,598	\$198,530	\$187,770
\$5 43 65 41 47 69 4 38	\$6 49 1 45 15 35 75 2 69	\$4 49 46 10 24 29 3 64	\$4 51 87 50 42 30 2 97
\$12 03	\$11 88	\$9 22	\$9 57
1,867	1,300	8,443	8,645

GENERAL INFORMATION	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	528	482
Average loan balance	\$8,650	\$9,149
Average interest rate	5.88 %	5.66 %
Classification of Expenses		
Compensations paid	\$23,786	\$29,884
Banking quarters expense	7,577	6,326
Charge-offs, furniture and fixtures	1,980	968
Advertising	521	2,403
Audit, assessments and contributions	3,200	3,000
All other expenses	19,977	19,653
TOTAL EXPENSES	\$57,041	\$62,234
Cost Per \$1,000 of Assets		
Compensations paid	\$4 33	\$5 69
Banking quarters expense	1 38	1 20
Charge-offs, furniture and fixtures	36	19
Advertising	10	46
Audit, assessments and contributions	58	57
All other expenses	3 63	3 74
TOTAL COST PER \$1,000 OF ASSETS	\$10 38	\$11 85
Number of individual members	2,304	2,417

GENERAL INFORMATION	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	726	658
Average loan balance	\$7,192	\$8,125
Average interest rate	5.94 %	5.65 %
Classification of Expenses		
Compensations paid	\$29,553	\$30,296
Banking quarters expense	4,420	9,738
Charge-offs, furniture and fixtures	2,409	775
Advertising	3,826	3,528
Audit, assessments and contributions	3,600	3,200
All other expenses	22,713	38,137
TOTAL EXPENSES	\$66,521	\$85,674
Cost Per \$1,000 of Assets		
Compensations paid	\$4 62	\$4 62
Banking quarters expense	69	1 48
Charge-offs, furniture and fixture	38	12
Advertising	60	54
Audit, assessments and contributions	56	49
All other expenses	3 56	5 80
TOTAL COST PER \$1,000 OF ASSETS	\$10 41	\$13 05
Number of individual members	2,350	3,575

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	THE HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
574 \$7,684 5.83 %	416 \$7,787 5.70 %	277 \$8,131 5.48 %	669 \$8,153 5.72 %	510 \$8,076 5.80 %
\$31,388 3,538 1,328 3,404 2,123 21,253	\$18,715 3,930 1,632 1,275 1,800 9,265	\$12,706 1,024 414 517 1,496 14,195	\$33,028 7,698 2,096 4,691 3,000 19,782	\$26,193 2,623 1,222 1,349 2,018 19,832
\$63,034	\$36,617	\$30,352	\$70,295	\$53,237
\$5 67 64 24 62 38 3 84	\$4 54 95 40 31 44 2 25	\$4 58 37 15 19 54 5 12	\$4 98 1 16 31 71 45 2 98	\$5 08 51 24 26 39 3 85
\$11 39	\$8 89	\$10 95	\$10 59	\$10 33
4,124	1,573	1,162	2,528	3,634

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
1,392 \$8,948 5.83 %	1,285 \$8,601 5.70 %	235 \$6,768 5.97 %	891 \$6,973 5.93 %	2,176 \$7,980 5.65 %
\$78,882 10,614 5,144 10,879 7,564 136,136	\$55,186 9,051 3,174 13,713 3,200 64,118	\$14,500 2,668 134 1,104 2,526 9,016	\$42,956 13,498 1,392 5,193 3,267 21,746	\$119,614 20,934 5,416 6,569 5,618 60,195
\$249,219	\$148,442	\$29,948	\$88,052	\$218,346
\$5 28 71 34 73 51 9 10	\$4 17 68 24 1 03 24 4 84	\$7 72 1 42 07 58 1 34 4 80	\$5 81 1 83 19 70 44 2 94	\$5 95 1 04 27 33 28 2 99
\$16 67	\$11 20	\$15 93	\$11 91	\$10 86
6,670	6,913	966	4,476	9,874

GENERAL INFORMATION	LYNN	MALDEN
	LINCOLN CO-OPERATIVE BANK	FELLSWAY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,523	594
Average loan balance	\$9,675	\$8,500
Average interest rate	5.86%	5.82%
Classification of Expenses		
Compensations paid	\$84,143	\$37,656
Banking quarters expense	14,951	7,847
Charge-offs, furniture and fixtures	4,000	1,000
Advertising	15,165	2,732
Audit, assessments and contributions	4,352	3,540
All other expenses	43,419	24,677
TOTAL EXPENSES	\$165,030	\$77,452
Cost Per \$1,000 of Assets		
Compensations paid	\$4 68	\$5 91
Banking quarters expense	84	1 23
Charge-offs, furniture and fixtures	23	16
Advertising	85	43
Audit, assessments and contributions	24	56
All other expenses	2 44	3 88
TOTAL COST PER \$1,000 OF ASSETS	\$9 28	\$12 17
Number of individual members	5,275	4,552

GENERAL INFORMATION	MEDFORD	
	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	331	656
Average loan balance	\$12,462	\$8,231
Average interest rate	6.09%	5.70%
Classification of Expenses		
Compensations paid	\$37,553	\$41,757
Banking quarters expense	10,501	3,270
Charge-offs, furniture and fixtures	1,104	2,099
Advertising	906	1,486
Audit, assessments and contributions	1,860	6,392
All other expenses	19,582	16,286
TOTAL EXPENSES	\$71,506	\$71,290
Cost Per \$1,000 of Assets		
Compensations paid	\$7 53	\$6 57
Banking quarters expense	2 10	51
Charge-offs, furniture and fixtures	22	33
Advertising	18	23
Audit, assessments and contributions	37	1 01
All other expenses	3 92	2 56
TOTAL COST PER \$1,000 OF ASSETS	\$14 32	\$11 21
Number of individual members	4,700	3,285

MALDEN	MANSFIELD	MARBLE- HEAD	MARL- BOROUGH
MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
3,614 \$8,829 5.57 %	1,092 \$8,474 5.78 %	306 \$10,928 5.90 %	1,676 \$9,208 5.90 %
\$154,054 9,454 8,476 10,737 12,366 122,328	\$49,234 6,281 2,851 3,957 3,316 34,049	\$17,494 1,581 — 1,327 2,173 6,838	\$66,177 18,294 7,273 16,217 7,976 50,476
\$317,415	\$99,688	\$29,413	\$166,413
\$4 09 25 22 28 33 3 24	\$4 44 56 26 36 30 3 07	\$4 38 40 — 33 55 1 72	\$3 54 98 39 86 42 2 70
\$8 41	\$8 99	\$7 38	\$8 89
16,670	5,074	1,661	5,472

MEDFORD	MEDWAY	MELROSE
THE MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
837 \$8,163 5.52 %	515 \$7,729 5.85 %	497 \$10,124 5.48 %
\$52,883 7,918 2,487 1,773 6,660 24,473	\$25,891 5,534 492 1,054 2,402 15,665	\$23,619 2,653 106 944 2,500 15,557
\$96,194	\$45,379	\$113,224
\$6 22 93 29 21 78 2 88	\$4 98 1 07 10 20 46 3 01	\$5 34 60 02 21 57 3 52
\$11 31	\$9 82	\$8 39
4,602	3,027	1,999
		4,322

GENERAL INFORMATION	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	134	572
Average loan balance	\$6,324	\$7,999
Average interest rate	6.07%	5.74%
Classification of Expenses		
Compensations paid	\$4,561	\$27,106
Banking quarters expense	—	5,688
Charge-offs, furniture and fixtures	237	1,240
Advertising	505	1,112
Audit, assessments and contributions	2,221	2,658
All other expenses	5,120	14,718
TOTAL EXPENSES	\$12,644	\$52,522
Cost Per \$1,000 of Assets		
Compensations paid	\$4 35	\$4 84
Banking quarters expense	—	1 02
Charge-offs, furniture and fixtures	23	22
Advertising	48	20
Audit, assessments and contributions	2 11	47
All other expenses	4 88	2 63
TOTAL COST PER \$1,000 OF ASSETS	\$12 05	\$9 38
Number of individual members	339	5,008

GENERAL INFORMATION	NEWBURY- PORT	NEWTON
	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	352	736
Average loan balance	\$7,384	\$10,549
Average interest rate	5.65%	5.50%
Classification of Expenses		
Compensations paid	\$18,266	\$45,595
Banking quarters expense	3,789	4,875
Charge-offs, furniture and fixtures	800	1,800
Advertising	579	2,566
Audit, assessments and contributions	3,313	5,500
All other expenses	13,852	29,216
TOTAL EXPENSES	\$40,599	\$89,552
Cost Per \$1,000 of Assets		
Compensations paid	\$5 87	\$4 82
Banking quarters expense	1 22	52
Charge-offs, furniture and fixtures	25	19
Advertising	19	27
Audit, assessments and contributions	1 07	58
All other expenses	4 46	3 09
TOTAL COST PER \$1,000 OF ASSETS	\$13 06	\$9 47
Number of individual members	1,926	4,002

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	NEW BEDFORD-ACUSHNET CO-OPERATIVE BANK
2,587 \$6,346 5.87 %	264 \$5,072 5.56 %	466 \$10,380 5.75 %	2,742 \$12,189 5.55 %	1,449 \$6,572 5.90 %
\$95,260 17,084 5,124 11,113 11,256 83,162	\$13,098 2,449 465 700 2,075 6,282	\$29,918 3,825 824 3,844 4,974 26,754	\$115,727 33,850 10,836 20,575 11,089 87,043	\$71,977 19,853 2,368 11,986 5,509 35,866
\$222,999	\$25,069	\$70,139	\$279,120	\$147,559
\$5 01 90 27 58 59 4 37	\$7 28 1 36 26 39 1 15 3 49	\$5 07 65 14 65 84 4 54	\$2 82 82 26 50 27 2 12	\$6 25 1 72 21 1 04 48 3 11
\$11 72	\$13 93	\$11 89	\$6 79	\$12 81
7,658	922	2,643	11,067	5,455

NEWTON			NORTH-AMPTON
THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
1,367 \$12,348 5.51 %	466 \$11,491 5.65 %	785 \$10,360 5.64 %	1,538 \$9,087 5.44 %
\$89,816 12,804 4,219 8,740 6,780 88,372	\$43,020 6,951 1,798 2,163 3,000 24,221	\$58,909 6,797 3,654 5,914 11,867 41,637	\$75,856 13,743 5,173 7,185 2,670 57,496
\$210,731	\$81,153	\$128,778	\$162,123
\$4 48 64 21 44 34 4 41	\$6 63 1 07 27 33 46 3 73	\$5 96 69 37 60 1 20 4 21	\$4 65 84 32 44 16 3 53
\$10 52	\$12 49	\$13 03	\$9 94
8,415	4,139	4,851	6,525

GENERAL INFORMATION	NORWOOD	PEABODY
	THE NORWOOD CO-OPERATIVE BANK	THE PEABODY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	2,587	2,524
Average loan balance	\$9,677	\$8,805
Average interest rate	5.54 %	5.65 %
Classification of Expenses		
Compensations paid	\$107,706	\$109,845
Banking quarters expense	11,529	10,920
Charge-offs, furniture and fixtures	3,852	2,220
Advertising	18,758	18,750
Audit, assessments and contributions	10,000	9,000
All other expenses	91,894	115,903
TOTAL EXPENSES	\$243,739	\$266,638
Cost Per \$1,000 of Assets		
Compensations paid	\$3 60	\$4 31
Banking quarters expense	39	43
Charge-offs, furniture and fixtures	13	09
Advertising	63	74
Audit, assessments and contributions	33	35
All other expenses	3 06	4 55
TOTAL COST PER \$1,000 OF ASSETS	\$8 14	\$10 47
Number of individual members	11,920	10,137

GENERAL INFORMATION	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	992	1,129
Average loan balance	\$7,219	\$8,731
Average interest rate	5.62 %	5.81 %
Classification of Expenses		
Compensations paid	\$40,930	\$61,855
Banking quarters expense	1,897	11,851
Charge-offs, furniture and fixtures	2,282	3,682
Advertising	7,526	3,735
Audit, assessments and contributions	4,272	5,420
All other expenses	34,119	37,529
TOTAL EXPENSES	\$91,026	\$124,072
Cost Per \$1,000 of Assets		
Compensations paid	\$4 79	\$5 19
Banking quarters expense	22	99
Charge-offs, furniture and fixtures	27	31
Advertising	88	31
Audit, assessments and contributions	50	46
All other expenses	3 99	3 15
TOTAL COST PER \$1,000 OF ASSETS	\$10 65	\$10 41
Number of individual members	4,468	6,243

PITTSFIELD		QUINCY		
THE PITTSFIELD CO-OPERATIVE BANK	THE GRANITE CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK	
2,763 \$9,345 5.69 %	600 \$9,958 6.09 %	4,743 \$10,482 5.90 %	680 \$8,226 5.70 %	
\$137,805 43,251 10,945 20,019 11,188 116,078	\$36,045 10,552 2,645 1,607 3,000 33,988	\$240,725 35,222 5,333 30,586 14,000 170,233	\$33,784 12,727 2,780 2,978 2,884 24,602	
\$339,286	\$87,837	\$496,099	\$79,755	
\$4 54 1 43 36 66 37 3 83	\$4 91 1 44 36 22 41 4 63	\$3 95 58 09 50 23 2 80	\$5 09 1 92 42 45 43 3 71	
\$11 19	\$11 97	\$8 15	\$12 02	
15,805	4,344	19,550	2,579	

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
423 \$5,672 5.93 %	1,056 \$8,147 5.53 %	1,527 \$9,198 5.77 %	2,100 \$8,097 6 %	585 \$8,769 5.74 %
\$23,841 5,252 2,000 1,382 2,269 15,005	\$41,895 15,357 1,800 14,655 5,762 37,390	\$64,627 13,017 5,532 16,863 4,838 77,959	\$86,351 16,102 10,269 14,650 8,000 74,855	\$27,109 7,066 1,468 2,830 2,650 19,012
\$49,749	\$116,859	\$182,836	\$210,227	\$60,135
\$8 43 1 86 71 49 80 5 31	\$4 08 1 49 17 1 43 56 3 64	\$3 95 79 34 1 03 30 4 77	\$4 43 83 53 75 41 3 85	\$4 10 1 07 22 43 40 2 88
\$17 60	\$11 37	\$11 18	\$10 80	\$9 10
2,632	4,890	6,182	7,841	3,125

GENERAL INFORMATION	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	632	664
Average loan balance	\$10,772	\$5,122
Average interest rate	5.61 %	5.59 %
Classification of Expenses		
Compensations paid	\$36,153	\$26,944
Banking quarters expense	10,425	1,374
Charge-offs, furniture and fixtures	1,500	694
Advertising	2,515	1,371
Audit, assessments and contributions	5,882	1,600
All other expenses	22,505	16,465
TOTAL EXPENSES	\$78,980	\$48,448
Cost Per \$1,000 of Assets		
Compensations paid	\$5 09	\$6 69
Banking quarters expense	1 48	34
Charge-offs, furniture and fixtures	21	17
Advertising	35	34
Audit, assessments and contributions	83	40
All other expenses	3 17	4 09
TOTAL COST PER \$1,000 OF ASSETS	\$11 13	\$12 03
Number of individual members	5,232	2,791

GENERAL INFORMATION	STOUGHTON	SWAMPSCOTT
	THE STOUGHTON CO-OPERATIVE BANK	PURITAN CO-OPERATIVE BOOK
Real Estate Loans		
Number of loans	1,035	63
Average loan balance	\$8,162	\$16,882
Average interest rate	5.74 %	6.91 %
Classification of Expenses		
Compensations paid	\$52,232	\$11,309
Banking quarters expense	10,086	4,701
Charge-offs, furniture and fixtures	3,370	603
Advertising	4,333	3,188
Audit, assessments and contributions	4,065	—
All other expenses	37,858	5,330
TOTAL EXPENSES	\$111,944	\$25,131
Cost Per \$1,000 of Assets		
Compensations paid	\$5 00	\$7 54
Banking quarters expense	96	3 13
Charge-offs, furniture and fixtures	32	40
Advertising	41	2 12
Audit, assessments and contributions	39	—
All other expenses	3 62	3 55
TOTAL COST PER \$1,000 OF ASSETS	\$10 70	\$16 74
Number of individual members	5,625	849

SOMERVILLE		SOUTH-BRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBIDGE CO-OPERATIVE BANK	UNITED CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
603 \$10,221 6.14%	666 \$8,815 5.80%	1,698 \$8,663 5.70%	3,938 \$8,470 5.65%	1,083 \$10,092 5.78%
\$37,950 9,233 3,300 1,001 2,800 38,899	\$40,946 9,235 2,400 2,597 2,305 36,375	\$53,795 9,641 1,600 12,780 12,626 35,371	\$176,409 33,119 9,900 10,797 16,800 121,773	\$69,270 22,284 2,523 8,442 5,319 50,164
\$93,183	\$93,858	\$125,813	\$368,798	\$158,002
\$5 18 1 26 45 14 38 5 31	\$5 76 1 30 34 37 32 5 12	\$3 07 55 09 73 72 2 02	\$4 36 82 24 27 42 3 01	\$5 48 1 76 20 67 42 3 97
\$12 72	\$13 21	\$7 18	\$9 12	\$12 50
2,539	3,157	8,019	16,714	7,425

TAUNTON			TEMPLETON	TISBURY
MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
1,130 \$6,095 5.72%	1,609 \$9,741 6.10%	824 \$5,654 5.70%	193 \$4,879 6.01%	416 \$6,083 6.08%
\$43,874 3,748 3,700 2,671 1,613 27,111	\$92,293 18,820 1,761 11,628 6,000 72,346	\$31,081 4,888 807 2 123 3,991 20,330	\$8,612 1,655 395 458 1,324 4,533	\$19,883 2,802 494 1,062 2,193 8,907
\$82,717	\$202,848	\$63,220	\$16,977	\$35,341
\$5 55 47 47 34 20 3 43	\$4 89 1 00 09 62 32 3 83	\$5 12 80 13 35 66 3 34	\$6 63 1 27 30 35 1 02 3 49	\$7 12 1 00 18 38 79 3 19
\$10 46	\$10 75	\$10 40	\$13 06	\$12 66
5,757	9,805	3,655	975	1,109

GENERAL INFORMATION	UXBRIDGE	WAKEFIELD
	UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	641	1,101
Average loan balance	\$6,250	\$10,418
Average interest rate	5.63 %	5.52 %
Classification of Expenses		
Compensations paid	\$22,054	\$53,970
Banking quarters expense	4,364	4,442
Charge-offs, furniture and fixtures	702	4,195
Advertising	1,937	2,301
Audit, assessments and contributions	2,350	4,693
All other expenses	12,112	39,478
TOTAL EXPENSES	\$43,519	\$109,079
Cost Per \$1,000 of Assets		
Compensations paid	\$4 59	\$3 90
Banking quarters expense	91	32
Charge-offs, furniture and fixtures	15	30
Advertising	40	17
Audit, assessments and contributions	49	34
All other expenses	2 52	2 86
TOTAL COST PER \$1,000 OF ASSETS	\$9 06	\$7 89
Number of individual members	2,170	7,526

GENERAL INFORMATION	WEBSTER	WELLESLEY
	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	495	622
Average loan balance	\$6,651	\$11,180
Average interest rate	5.59 %	5.52 %
Classification of Expenses		
Compensations paid	\$25,579	\$38,815
Banking quarters expense	1,944	4,885
Charge-offs, furniture and fixtures	996	865
Advertising	802	3,601
Audit, assessments and contributions	2,600	2,963
All other expenses	15,750	24,593
TOTAL EXPENSES	\$47,671	\$75,722
Cost Per \$1,000 of Assets		
Compensations paid	\$6 06	\$4 69
Banking quarters expense	34	59
Charge-offs, furniture and fixtures	24	10
Advertising	19	44
Audit, assessments and contributions	62	36
All other expenses	3 73	2 97
TOTAL COST PER \$1,000 OF ASSETS	\$11 18	\$9 15
Number of individual members	1,882	3,707

WALPOLE	WALTHAM	WARE	WAREHAM
WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK
785 \$10,068 5.67%	308 \$10,293 5.82%	1,814 \$7,813 5.91%	808 \$5,677 6%
\$42,652 9,552 6,040 2,509 3,335 26,951	\$20,332 3,740 827 2,697 2,475 19,241	\$97,061 16,170 9,056 9,488 9,250 58,631	\$40,451 7,987 2,341 2,863 2,541 21,486
\$91,639	\$49,312	\$199,656	\$77,669
\$4 69 1 05 73 28 37 2 97	\$4 98 92 20 66 61 4 71	\$5 81 97 54 57 55 3 51	\$7 28 1 44 42 52 46 3 86
\$10 09	\$12 08	\$11 95	\$13 98
4,069	4,172	8,013	2,679

WESTFIELD	WEYMOUTH		
WESTFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK
2,078 \$7,887 5.57%	566 \$8,726 5.76%	940 \$9,092 5.94%	556 \$8,361 5.67%
\$77,858 8,516 5,000 7,113 5,159 57,901	\$31,568 3,255 1,573 4,168 2,552 17,107	\$47,376 13,070 1,590 10,137 3,600 37,548	\$30,187 3,049 1,757 3,026 3,175 21,326
\$161,547	\$60,223	\$113,321	\$62,520
\$4 05 44 26 37 26 3 01	\$5 35 55 27 71 43 2 90	\$4 75 1 31 15 1 02 36 3 76	\$5 34 54 31 54 56 3 78
\$8 39	\$10 21	\$11 35	\$11 07
7,301	3,225	4,886	3,160

GENERAL INFORMATION	WINCHEN- DON	WINCHESTER
	WINCHENDON CO-OPERATIVE BANK	WINCHESTER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	371	731
Average loan balance	\$6,249	\$11,005
Average interest rate	6.08%	5.54%
Classification of Expenses		
Compensations paid	\$14,370	\$47,020
Banking quarters expense	2,527	7,978
Charge-offs, furniture and fixtures	903	2,015
Advertising	825	5,452
Audit, assessments and contributions	2,737	3,960
All other expenses	9,345	22,229
TOTAL EXPENSES	\$30,707	\$88,654
Cost Per \$1,000 of Assets		
Compensations paid	\$4 85	\$5 04
Banking quarters expense	85	86
Charge-offs, furniture and fixtures	31	21
Advertising	28	58
Audit, assessments and contributions	92	42
All other expenses	3 16	2 38
TOTAL COST PER \$1,000 OF ASSETS	\$10 37	\$9 49
Number of individual members	1,509	2,619

WINTHROP	WOBURN	WRENTHAM	YARMOUTH
WINTHROP CO-OPERATIVE BANK	WOBURN CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
505 \$5,792 5.47 %	1,653 \$7,632 5.47 %	303 \$7,659 5.75 %	1,468 \$11,129 6.11 %
\$18,730 4,754 — 686 3,623 9,781	\$65,478 8,363 2,288 5,699 2,000 45,043	\$15,698 3,762 799 687 2,541 8,722	\$89,998 9,530 5,006 7,916 7,500 55,577
\$37,574	\$128,871	\$32,209	\$175,527
\$4 82 1 22 — 18 93 2 52	\$4 47 57 16 39 13 3 08	\$5 69 1 37 29 25 92 3 16	\$4 78 51 27 42 40 2 95
\$9 67	\$8 80	\$11 68	\$9 33
1,982	5,908	1,431	11,029

THE CO-OPERATIVE CENTRAL BANK
225 Franklin Street, Boston

Incorporated March 2, 1932

Began business March 18, 1932

William J. D. Ratcliff, *President*

Walter T. Chamberlain, *Treasurer*

M. Agnes Mulvihill, *Assistant Treasurer*

Board of Directors: M. A. Barrett, H. Y. Beastall, W. E. Boright, A. J. Guittarr, F. E. Ingalls, L. H. Marston, G. H. Ogilvie, W. D. Palmer, H. H. Pierce, E. P. Pope, W. J. D. Ratcliff, A. H. Shepherdson, G. Sutton, K. W. Tatro, W. L. Wallis

CENTRAL RESERVE FUND

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1968

<i>Assets</i>	
Cash on hand and in banks . . .	\$ 1,418,577
U. S. Government securities . . .	17,076,539
Accrued interest on securities . . .	241,356
Prepaid expense . . .	5,049
Total Assets . . .	\$18,741,521

<i>Liabilities</i>	
Employees' tax withheld . . .	\$ 462
Deposits by member banks of as- sessments . . .	17,359,047
Earned surplus . . .	1,236,880
Undivided current earnings . . .	145,132
Total Liabilities . . .	\$18,741,521

SHARE INSURANCE FUND

(Under Chapter 73, Acts of 1934)

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1968

<i>Assets</i>	
Cash on hand and in banks . . .	\$ 3,210,551
U. S. Government securities . . .	27,306,081
Accrued interest on securities . . .	399,909
Prepaid expense . . .	24,691
Total Assets . . .	\$30,941,232

<i>Liabilities</i>	
Paid-in assessments of member banks . . .	\$22,793,918
Earned surplus . . .	8,147,314
Total Liabilities . . .	\$30,941,232

CO-OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION
80 Federal Street, Boston

Organized January 15, 1946

John G. Wallwork, *President*
Paul F. Ochs, *Vice President*

Spencer F. Deming, *Treasurer*
William H. King, *Secretary*

Trustees, G. L. Billman,* E. L. Clark,* G. H. Geddes, A. J. Ingham, D. H. Landry, A. H. Lapierre, W. L. Marchant Jr., J. C. Murray, P. F. Ochs, D. J. O'Connor, R. M. Wagenknecht, J. G. Wallwork

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1968

<i>Assets</i>	
Due from banks and trust companies	\$ 457,878
Investments:	
The pooled retirement equity fund	854,441
Shares in co-operative banks	4,636,000
Unapportioned interest	2,291
Total Assets	<u><u>\$5,950,610</u></u>

<i>Liabilities</i>	
Deferred annuity premiums	\$ 28,294
Reserve for legal expenses	—
Advance premiums — future years	19,979
Single premium annuities	13,466
Advance for direct pensions	286,771
Supp. Pension Reserve	430,876
Employees' funds	2,100,619
Bank funds	2,936,828
Advance for expenses —	
unexpended	7,992
Collection fees	368
Investment income	101,883
Future contributors credit	23,248
Suspense	59
Adjustment account	227
Total Liabilities	<u><u>\$5,950,610</u></u>

*Executive Committee.

**NORTH ATTLEBORO — PLAINVILLE SAVINGS AND
LOAN ASSOCIATION**
76 North Washington Street

Established December, 1879

Began business February, 1880

Donald R. Perreault, *President*Grace L. Fied, *Treasurer*Grace L. Fied, *Secretary*

Board of Directors: P. F. Armstrong, L. K. Barney, C. F. Breen, Jr., A. J. Canuel, R. E. Crowell, D. O. Dalrymple, L. E. Donley, R. P. Felix, A. F. Grant, J. J. Grimaldi, R. C. Halliday, J. W. Martin, Jr., H. C. Morse, D. R. Perrault, G. E. Riley, W. R. Schofield, L. E. Welch

Loan or Building Committee: Appointed from the Directors on each application for a loan

Regular monthly meeting for receipt of moneys the last bank business day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1967

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate	\$1,764,855	Matured shares	\$1,201,650
Shares of association	38,529	Unmatured serial shares	289,564
Alterations to leased quarters	2,011	Savings share accounts	297,539
Furniture and fixtures	2,336	Dividend savings accounts	5,351
Investments:		Reserves:	
Bonds and notes	113,982	Guaranty fund	35,000
FHLB stock	16,400	Surplus	87,347
Bank stocks	9,571	Other reserves	51,783
Cash on hand and due from banks	102,883	Dividends declared, not paid	25,270
Other assets	2,453	Notes payable	—
Total Assets	\$2,053,020	Due on uncompleted loans	31,055
		Borrowers' accumulations for taxes	25,444
		Other liabilities	3,017
		Total Liabilities	\$2,053,020

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares	4¼%	Number of loans	262
Matured shares (includes extra)	4¼%	Average loan balance	\$6,736
Savings shares	4¼%	Average interest rate	5.68%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$15,511	\$ 7 56
Banking quarters expense	4,179	2 04
Charge-offs — furniture, fixtures and equipment	350	17
Advertising	405	20
Audit and examination	1,991	97
All other expenses	6,137	2 98
Total	\$28,573	\$13 92
Number of individual members	1,396	